



individual travel insurance

POLICY SUMMARY

Please read carefully and retain

This **Policy** Summary is to help **You** understand the insurance that **Your Policy** provides. It details the key features, benefits, limitations and exclusions, but **You** still need to read the **Policy** Wording for a full description of the terms of the Insurance, including the **Policy** definitions, together with the **Schedule** and any endorsements applying to **Your Policy**. The levels of cover and **Excesses** which apply to **Your** insurance are detailed in the Schedule of Cover on pages 3 and 4 of **Your Policy** Wording. Important Notes and Terms of Cover are detailed on pages 4 to 7 of **Your Policy** Wording. This **Policy** Summary does not form part of the **Policy** Wording.

INSURER:	this insurance is underwritten by Certain Underwriters at Lloyd's of London
PURPOSE OF INSURANCE	to provide financial and emergency medical assistance for Your trip(s).
PERIOD OF COVER:	as stated on Your Policy Schedule/Booking Confirmation
LAW APPLICABLE TO THIS POLICY:	English Law.

THE COVER: These are the maximum sums insured. Please refer to your Schedule of cover for the exact levels of cover you have purchased.

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess	Section of Policy Wording that contains further details	
1 Cancellation	£5,000/€7,500	£100/€150	Section 1	Page 11
1 Curtailment	£5,000/€7,500	£100/€150	Section 1	Page 11
1 Missed Departure	£500/€750	£100/€150	Section 1	Page 11
1 Travel Delay	£20/€30 for the first 12 hour period. £10/€15 each additional 12 hour period up to £200/€300	Nil	Section 1	Page 11
1 Holiday Abandonment	£3,000/€4,500	£100/€150	Section 1	Page 11
2 Emergency Medical and Travel Expenses	£3,500,000/€5,000,000	£100/€150	Section 2	Page 13
2 Hospital Benefit	£20/€30 per day up to £600/€900	Nil	Section 2	Page 14
2 Funeral Expenses	£3,500/€5,000	£100/€150	Section 2	Page 14
3 Personal Accident 1) Accidental Death 2) Loss of one limb or one eye 3) Loss of two limbs or both eyes or one limb and one eye 4) Permanent Total Disablement NOTE: See Page 9 of Policy Wording for sums insured and benefits in respect of under 16 years and over 65 years.	£15,000/€22,500 £15,000/€22,500 £15,000/€22,500 £15,000/€22,500	Nil Nil Nil Nil	Section 3 Section 3 Section 3 Section 3	Page 14 Page 14 Page 14 Page 14
4 Personal Effects and Baggage • Single Item Limit • Valuables Limit • Travel Documents • Delayed Baggage	£5,000/€7,500 £300/€450 £300/€450 £300/€450 £300/€450	£100/€150 £100/€150 £100/€150 £100/€150 £100/€150	Section 4 Section 4 Section 4 Section 4 Section 4	Page 15 Page 15 Page 15 Page 15 Page 15
5 Personal Money • Cash Limited (aged 18 and above) • Cash Limit (aged under 18)	£300/€450 £150/€225 £100/€150	£100/€150 £100/€150 £100/€150	Section 5 Section 5 Section 5	Page 16 Page 16 Page 16
6 Personal Liability	£1,500,000/€2,000,000	£250/€375	Section 6	Page 17
6 Legal Expenses	£10,000/€15,000	£250/€375	Section 6	Page 17

7	Hijack	£75/€112.50 per day up to £3,500/€5,250	Nil	Section 7	Page 18
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If **You** have chosen Winter Sports Cover, Golf Cover or Business Cover and have paid the additional premium required for this cover, the following also applies:

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess	Section of Policy Wording that contains further details	
8.1 Ski Hire	£20/€30 per day up to £400/€600	Nil	Section 8.1	Page 18
8.2 Ski Equipment owned • Single Item Limit	£500/€750 £200/€300	£100/€150 £100/€150	Section 8.2 Section 8.2	Page 19 Page 19
8.3 Lift Pass	£300/€450	Nil	Section 8.3	Page 19
8.4 Piste Closure	£30/€45 per day up to £300/€450	Nil	Section 8.4	Page 19
8.5 Avalanche Delay	£500/€750	£100/€150	Section 8.5	Page 19
9.1 Business Equipment • Single Item Limit	£2,000/€3,000 £500/€750	£100/€150 £100/€150	Section 9.1 Section 9.1	Page 20 Page 20
9.1 Business Documents and Records	£50/€75		Section 9.1	Page 20
9.2 Business Money	£200/€300		Section 9.2	Page 20
9.3 Replacement Staff	£1,500/€2,250		Section 9.3	Page 21
9.4 Additional Personal Accident Benefit	Normal Benefit x 2	N/A	Section 9.4	Page 21
10.1 Golf Equipment • Single Item Limit	£1,000/€1,500 £500/€750	£100/€150 £100/€150	Section 10.1 Section 10.1	Page 21 Page 21
10.2 Hired Golf Equipment • Single Item Limit	£500/€750 £250/€375	£100/€150 £100/€150	Section 10.2 Section 10.2	Page 22 Page 22
10.3 Green Fees	£300/€450	Nil	Section 10.3	Page 22

PRINCIPAL EXCLUSIONS AND LIMITATIONS	Policy Reference
<p>Medical Health Requirements Restrictions in cover apply if a claim is made relating to a medical condition, illness or injury, of the Insured Person(s), which You or they knew about before You bought this insurance, or develops before the travel to which this insurance applies, begins. It is very important that You refer to the Pre-Existing Policy Exclusion on page 7 of the Policy Wording. If You have any queries regarding cover, You should contact the insurance agent who arranged Your insurance for advice.</p>	General Exclusion 4 Page 7
<p>Activity and Sports List Cover is available for certain Activities and Sports as listed in Your Policy wording on Page 24 but excludes claims directly or indirectly caused or contributed by certain activities as per General Exclusion 3 of the Policy wording. If You have any questions regarding cover, You should contact Your insurance intermediary for advice.</p>	General Exclusion 3 Page 7 and Activity and Sports List Page 24
<p>Personal Property Cover is provided for loss, damage, or theft of Your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and Cash within the overall limit. The Policy Wording provides full details of these limits.</p>	Sections 4 and 5 on Pages 15 and 16
<p>Excesses Certain sections of cover are subject to an Excess applying to each claim. An Excess means that You are responsible for the first sum per person per incident when You claim. The amount of any Excess is detailed in the Policy Wording on the Schedule of Cover page, and under the Sections to which the Excess applies.</p>	Schedule of Cover Pages 3 and 4
<p>Duration of Cover All trips must start and end from Your Country of Residence, and the Policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. If Your insurance is under an Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit, including the limit for Winter Sports cover (if applicable) is stated in the Policy Wording.</p>	Cover Options Page 4

<p>If You change your mind If, having examined Your Policy Wording, You decide the insurance does not meet Your needs, You can cancel the insurance within 14 days from the date You receive the Policy Wording, and We will refund the premium provided You have not taken a trip to which the insurance applies, and You have not made a claim. If You wish to cancel Your insurance You should contact the insurance agent who arranged Your insurance.</p>	Cooling Off Period Page 2
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MAKING A CLAIM

If **You** wish to make a claim, please telephone the appropriate number below.

In the event of illness or **Injury** during **Your Trip** which will require hospitalisation, in the first instance **You** must notify Speciality Assist, **Our** Medical Assistance company.

Tel: +44 207 902 7405
 Fax: +44 207 928 4748
 Email: operations@specialtyassist.com

For all other claims:

Reactive Claims Limited
 Attwood House, Mansfield Business Park
 Four Marks, Hampshire GU34 5PZ

You can register your claim:

Online at: www.reactiveclaims.com
 By Phone: +44 (0) 1420 383010 (UK time 9.00 to 17.00 - Monday to Friday)
 By Fax: +44 (0) 1420 558111
 By email: info@reactiveclaims.com

Please quote the number shown on your **Schedule**.

YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **You** receive falls below the standard **You** expect, please write in the first instance to:

Kiln Group, 106 Fenchurch Street, London EC3M 5NR, United Kingdom
 Tel: +44 (0) 20 7360 2415
 Email : Complaints@kilngroup.com

In the event the insured or insured person remains dissatisfied and wishes to make a complaint it may be possible in certain circumstances for them to refer that matter to the Complaints at Lloyd's. Their address is:

Complaints Department Lloyd's
 One Lime Street
 London EC3M 7HA
 Tel No: + 44 (0) 207 327 5693
 Fax No: + 44 (0) 207 327 5225
 E-mail: complaints@lloyds.com

In the event that the Complaints Department at Lloyds is unable to resolve **Your** complaint, it may be possible for the insured or insured person to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect the rights of the insured or insured person to take legal action. Further details will be provided at the appropriate stage of the complaints process.

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **We** are declared to be in default. The amount depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at the address below or on their website: www.fscs.org.uk 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN

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