



# 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 Benefits** on pages 2 and 3 of **Your Policy** Wording. Important Notes and Terms of Cover are detailed on pages 4 to 8 of **Your Policy** Wording. This **Policy** Summary does not form part of the **Policy** Wording.

<b>INSURER:</b>	<b>this insurance is underwritten by Certain Underwriters at Lloyd's</b>
<b>PURPOSE OF INSURANCE</b>	<b>to provide financial and emergency medical assistance for Your trip(s).</b>
<b>COVER PERIOD:</b>	<b>as shown in Your Schedule and defined on page 5 of the Policy</b>
<b>LAW APPLICABLE TO THIS POLICY:</b>	<b>English Law.</b>

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

<b>Section of Cover</b>	<b>Up to Limit of (£/€) per Insured Person</b>	<b>Excess</b>	<b>Section of Policy Wording that contains further details</b>	
1.1.1 Cancellation or Curtailment	£5,000/€7,500	£100/€150	Section 1	Page 11
1.1.2 Travel Disruption	£500/€750	£100/€150	Section 1	Page 11
1.1.3 Alternative Accommodation	£500/€750	£100/€150		
1.2 Missed Departure and Transport diversion	£500/€750	£100/€150	Section 1	Page 12
1.3 Travel Delay Inconvenience Benefit	£20/€30 for the first completed 12 hour period. £10/€15 each additional completed 12 hour period up to 200/€300	Nil		
1.4 Alteration of Itinerary/Kidnap	£500/€750	£100/€150		
2 Emergency Medical and Repatriation Expenses	£3,500,000/€5,000,000	£100/€150	Section 2	Page 13
2 Hospital Inconvenience 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			Section 3	Page 14
1) Accidental Death	£15,000/€22,500	Nil	Section 3	Page 14
2) Loss of one limb or one eye	£15,000/€22,500	Nil	Section 3	Page 14
3) Loss of two limbs or both eyes or one limb and one eye	£15,000/€22,500	Nil	Section 3	Page 14
4) Permanent Total Disablement	£15,000/€22,500	Nil	Section 3	Page 14
NOTE: See Page 15 of Policy Wording for sums insured and benefits in respect of under 16 years and over 65 years.				
4 Personal Effects and Baggage	£5,000/€7,500	£100/€150	Section 4	Page 15
• Single Item, Set or Pair Limit	£300/€450		Section 4	Page 15
• Valuables Single Item Limit	£300/€450		Section 4	Page 15
• Delayed Baggage	£300/€450	£100/€150	Section 4	Page 15
5 Personal Money	£300/€450	£100/€150	Section 5	Page 16
• Cash Limit (aged 18 and above)	£150/€225		Section 5	Page 16
• Cash Limit (aged under 18)	£100/€150	£100/€150	Section 5	Page 16
Travel Documents	£300/€450			

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

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	
8.1 Ski Equipment Hire	£20/€30 per day up to £400/€600	Nil	Section 8.1	Page 19
8.2 Ski Equipment owned • Single Item Limit	£500/€750 £200/€300	£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 Cover	£500/€750	£100/€150	Section 8.5	Page 19
9.1 Business Equipment • Single Item Limit Business Documents and Records	£2,000/€3,000 £500/€750 £50/€75	£100/€150	Section 9.1 Section 9.1 Section 9.1	Page 20 Page 20 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	Section 10.1 Section 10.1	Page 21 Page 21
10.2 Hired Golf Equipment • Single Item Limit	£500/€750 £250/€375	£100/€150	Section 10.2 Section 10.2	Page 22 Page 22
10.3 Green Fees	£300/€450	Nil	Section 10.3	Page 23

PRINCIPAL EXCLUSIONS AND LIMITATIONS	Policy Reference
<p><b>Medical Expenses</b> There is no cover for medical expenses in <b>Your Country of Residence</b>.</p> <p><b>Medical Condition Limitations</b> Restrictions in cover apply if a claim is made relating to a medical condition, illness or injury, of the <b>Insured Person(s)</b>, which <b>You</b> or they knew about before <b>You</b> bought this insurance, or develops before the travel to which this insurance applies, begins. It is very important that <b>You</b> refer to the Pre-Existing <b>Policy</b> Exclusion on page 7 of the <b>Policy</b> Wording. If <b>You</b> have any queries regarding cover, <b>You</b> should contact the insurance agent who arranged <b>Your</b> insurance for advice.</p>	<p>Important Information Geographical Areas – Page 4</p> <p>General Exclusion 8 Page 7</p>
<p><b>Activity and Sports List</b> Cover is available for certain Activities and Sports as listed in <b>Your Policy</b> on Page 24 but excludes claims directly or indirectly caused or contributed by certain activities as per the General Exclusions of the <b>Policy</b> wording. If <b>You</b> have any questions regarding cover, <b>You</b> should contact <b>Your</b> insurance intermediary for advice.</p>	<p>General Exclusions 3-7 Page 6 &amp; 7 and Activity and Sports List Page 24</p>
<p><b>Personal Property</b> Cover is provided for loss, damage, or theft of <b>Your</b> Personal Property, including Personal Money and Loss of Documents. There is no cover for valuables in checked in baggage. <b>We</b> 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 <b>Policy</b> Wording provides full details of these limits.</p>	<p>Sections 4 and 5 on Pages 15 and 16</p>
<p><b>Excesses</b> Certain sections of cover are subject to an <b>Excess</b> applying to each claim. An <b>Excess</b> means that <b>You</b> are responsible for the first sum per person per incident when <b>You</b> claim. The amount of any <b>Excess</b> is detailed in the <b>Policy</b> Wording in <b>Your Schedule</b> of Benefits, and under the Sections to which the <b>Excess</b> applies.</p>	<p>Schedule of Benefits Pages 2 and 3</p>
<p><b>Duration of Cover</b> All trips must start and end in <b>Your Country of Residence</b>, and the <b>Policy</b> must cover the whole duration of the trip, and cannot be effected once travel has commenced. If <b>Your</b> insurance is under an Annual Multi-Trip <b>Policy</b>, a maximum duration of any one trip applies. The maximum limits, including the limit for <b>Winter Sports</b> cover (if applicable) is stated in <b>Your Policy</b>. The limit <b>You</b> have chosen is shown on your Schedule of Insurance</p>	<p>Cover Options Page 3 and <b>Your Schedule</b></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 **Your Policy**, 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.

Cooling Off Period  
Page 2

**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, or you wish to curtail your trip for one of the reasons set out in Section 1, in the first instance **You** must notify Specialty Assist, **Our** Medical Assistance company.

Tel No: +44 (0) 207 902 7405  
Fax No: +44 (0) 207 928 4748  
Email: [operations@specialtyassist.com](mailto: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](http://www.reactiveclaims.com)  
Tel No: +44 (0) 1420 383010 (UK time 9.00 to 17.00 - Monday to Friday)  
Fax No: +44 (0) 1420 558111  
Email: [info@reactiveclaims.com](mailto:info@reactiveclaims.com)

Please quote the contact and policy numbers 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:

The Complaints Manager  
MS Amlin Underwriting Limited,  
25 Fenchurch Street,  
London EC3M 5AD

Telephone: +44 (0)20 7702 6388  
Email: [compliance@msilm.com](mailto:compliance@msilm.com)

If **You** have any questions, concerns or complaints about the handling of a claim **You** should, in the first instance, contact:

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

Tel: + 44 (0) 1420 383010

In the event the **You** remain dissatisfied and wish to make a complaint **You** may refer the matter to the Policyholder and Market Assistance department at Lloyd's. Their address is:

Complaints Department One Lime Street London EC3M 7HA

Tel No: + 44 (0) 207 327 5693  
Fax No: + 44 (0) 207 327 5225  
Email: [complaints@lloyds.com](mailto: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 Alternative Dispute Resolution Service via the Online Dispute Resolution platform: <http://ec.europa.eu/odr>. It may also be possible to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the Alternative Dispute Resolution Service or 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](http://www.fscs.org.uk)  
Beaufort House, 15 St Botolph Street, London EC3A 7QU

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