



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 **Schedule of Insurance** and any endorsements applying to **Your** Policy, together with the Policy Wording for a full description of the Terms and Conditions of the Insurance, including the Policy Definitions. The levels of cover and **Excesses** which apply to **Your** insurance are detailed in the **Table of Benefits** on pages 5 and 6 of **Your** Policy Wording. Important information including the Definitions and Terms of Cover are detailed on pages 6 to 14 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
PURPOSE OF INSURANCE	to provide financial and emergency medical assistance for Your Trip(s).
PERIOD OF INSURANCE:	as shown in Your Schedule of Insurance and defined on page 8 of the Policy
LAW APPLICABLE TO THIS POLICY:	English Law.

THE COVER: These are the maximum sums insured. Please refer to your *Schedule of Insurance* for the exact levels of cover *You* have purchased. Benefit limits in the Table of Benefits are shown in both Sterling (£) and Euros (€). The currency in which *You* pay *Your* premium is the currency that will apply to the cover *You* have purchased and in which a claim will be settled.

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess per insured person per section	Section of Policy Wording that contains further details	
1.1.1 Cancellation or Curtailment	£5,000/€7,500	£100/€150	Section 1	Page 17
1.1.2 Travel Disruption	£500/€750	£100/€150	Section 1	Page 17
1.1.3 Alternative Accommodation	£500/€750	£100/€150	Section 1	Page 17
1.2 Missed Departure and Transport diversion	£500/€750	£100/€150	Section 1	Page 18
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	Section 1	Page 18
1.4 Alteration of Itinerary/Kidnap	£500/€750	£100/€150	Section 1	Page 18
2 Emergency Medical and Repatriation Expenses	£3,500,000/€5,000,000	£100/€150	Section 2	Page 19
2 Hospital Inconvenience Benefit	£20/€30 per day up to £600/€900	Nil	Section 2	Page 20
2 Funeral Expenses	£3,500/€5,000	£100/€150	Section 2	Page 20
3 Personal Accident				
1) Accidental Death	£15,000/€22,500	Nil	Section 3	Page 21
2) Loss of one limb or one eye	£15,000/€22,500	Nil	Section 3	Page 21
3) Loss of two limbs or both eyes or one limb and one eye	£15,000/€22,500	Nil	Section 3	Page 21
4) Permanent Total Disablement	£15,000/€22,500 NOTE: See Page 21 of Policy Wording for sums insured and benefits in respect of persons under 16 years and	Nil	Section 3	Page 21

4	Baggage and Personal Effects • Single Item, Set or Pair Limit • Valuables Single Item Limit Delayed Baggage	£5,000/€7,500 £300/€450 £300/€450 £300/€450	£100/€150 £100/€150	Section 4 Section 4 Section 4 Section 4	Page 22 Page 23 Page 23 Page 22
5	Money, Documents and Credit/Debit Cards • Cash Limit (aged 18 and above) • Cash Limit (aged under 18) Travel Documents	£300/€450 £150/€225 £100/€150 £300/€450	£100/€150 £100/€150	Section 5 Section 5	Page 24 Page 24
6	Legal Expenses	£10,000/€15,000	£250/€375	Section 6	Page 25
6	Personal Liability	£1,500,000/€2,000,000	£250/€375	Section 6	Page 25
7	Hijack	£75/€112.50 per day up to £3,500/€5,250	Nil	Section 7	Page 26

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 per insured person per section	Section of Policy Wording that contains further details	
8.1 Owned and Hired Ski Equipment • Single Item Limit	£500/€750 £200/€300	£100/€150	Section 8.1 Section 8.2	Page 26 Page 27
8.2 Hiring Replacement Ski Equipment	£20/€30 per day up to £400/€600	Nil	Section 8.2	Page 26
8.3 Lift Pass	£300/€450	Nil	Section 8.3	Page 27
8.4 Piste Closure	£30/€45 per day up to £300/€450	Nil	Section 8.4	Page 27
8.5 Avalanche Cover	£500/€750	£100/€150	Section 8.5	Page 28
9.1 Business Equipment • Single Item Limit Business Documents and Records	£2,000/€3,000 £500/€750 £50/€75	£100/€150 Nil	Section 9.1 Section 9.1	Page 28 Page 28
9.2 Business Money	£200/€300	Nil	Section 9.2	Page 30
9.3 Replacement Staff	£1,500/€2,250	£100/€150	Section 9.3	Page 31
9.4 Additional Personal Accident Benefit	Normal Benefit x 2	N/A	Section 9.4	Page 31
10.1 Owned and Hired Golf Equipment • Single Item Limit	£1,000/€1,500 £500/€750	£100/€150	Section 10.1 Section 10.1	Page 31 Page 32
10.2 Hiring Replacement Golf Equipment	£20/€30 per day up to £400/€600	Nil	Section 10.2	Page 32
10.3 Green Fees	£300/€450	Nil	Section 10.3	Page 32

PRINCIPAL EXCLUSIONS AND LIMITATIONS	Policy Reference
<p>Medical Expenses There is no cover for medical expenses in Your Country of Residence.</p>	Special Notices – Page 11
<p>Medical Condition Limitations Restrictions in cover apply if a claim is made relating to a medical condition, illness or injury, of an Insured Person which You knew about before You bought this insurance, or develops before the Trip to which this insurance applies, begins. It is very important that You refer to Exclusion A.9 on page 15 of the Policy Wording, which explains what is and what is not covered. If You have any queries regarding the limitations of cover, You should contact the insurance agent who arranged Your insurance for advice.</p>	Special Notices – Page 11 & General Exclusions – A. 9. – Page 15
<p>Activity and Sports List Cover is available for certain Activities and Sports as listed in Your Policy on Page 34 but excludes claims directly or indirectly caused or contributed by certain activities as per the General Exclusions of the Policy wording. If You have any questions regarding cover, You should contact Your insurance intermediary for advice.</p>	General Exclusions A.4 – 8, 14,20,21 - Page 15 -16 and Activity and Sports List - Page 34

<p>Baggage and Personal Effects, Money Documents and Credit/Debit cards Cover is provided for loss, damage, or theft of Your personal Property, including personal Money and Loss of Documents. There is no cover for Valuables, Money, Documents or credit/debit cards in baggage which has been checked-in or left in a left baggage facility or where it is left unattended in a public place. We may deduct 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 Money within the overall limits shown in the Table of Benefits. The Policy Wording provides full details of these limits.</p>	<p>Table of Benefits pages 5 and 6. Sections 4 and 5 on Pages 22 to 23</p>
<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 section when You claim. The details of the Excesses applicable to a particular section are detailed in the Table of Benefits in Your Policy Wording and under the Section in the Policy wording to which the Excess applies. It is also specified in Your Schedule of Insurance.</p>	<p>Table of Benefits Pages 5 and 6, and Your Schedule of Insurance</p>
<p>Duration of Cover All trips must start and end in 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 maximum limits, including the limit for Winter Sports cover (if applicable) is stated in Your Policy. The limit You have chosen is shown on your Schedule of Insurance.</p>	<p>Definition 24, page 9; Cover Options Page 10 and Your Schedule of Insurance.</p>
<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.</p>	<p>Cooling Off Period Page 4</p>

MAKING A CLAIM

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

In the event of illness or **Bodily Injury** during **Your Trip** which may require hospitalisation or you have already been admitted to hospital, or you wish return home by any means other than that originally booked, in the first instance **You** must notify Intana Global, **Our** Medical Assistance company.

Tel No: +44 (0) 207 902 7405
 Fax No: +44 (0) 207 928 4748
 Email: ops@intana-global.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
 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

Please quote the contract number and certificate number shown on your **Schedule of Insurance**.

YOUR RIGHT TO COMPLAIN

How to make a complaint

MS Amlin's aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times MS Amlin are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of a claim **You** should, in the first instance, contact MS Amlin or **Your** broker where applicable. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time. Making a complaint does not affect any of **Your** legal rights.

MS Amlin's contact details are:

Post: Complaints, MS Amlin Underwriting Limited,
 The Leadenhall Building,
 122 Leadenhall Street, EC3V 4AG
Telephone: +44 (0) 20 7746 1300

Fax: +44 (0) 20 7746 1001
Email: Complaints@msamlin.com

If **You** complaint cannot be resolved by the Complaints Department within two weeks, or if **You** have not received a response within two weeks **You** are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of **Your** complaint and provide **You** with a written final response.

Lloyd's contact details are:

Post: Complaints, Lloyd's,
Fidentia House,
Walter Burke Way,
Chatham Maritime,
Chatham, Kent, ME44RN
Telephone: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
Email: Complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, or if **You** have not received a written final response within eight weeks from the date MS Amlin received **Your** complaint, **You** may be entitled to refer **Your** complaint to the Financial Ombudsman Service who will independently consider **Your** complaint free of charge. Their contact details are:

Post: The Financial Ombudsman Service,
Exchange Tower,
London E14 9SR
Telephone: UK (Fixed): 0800 0234567
UK(Mobile): 0300 1239123
Outside UK: +44 (0) 20 7964 0500
Fax: Outside UK: +44 (0)20 7964 1001
Email: Complaints.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternatively, if **You** have bought a product or service online **You** may have the right to register **Your** complaint with the European Commission's online dispute resolution (ODR) platform. The ODR platform will redirect **Your** complaint to the appropriate alternative dispute resolution body. For further details visit <http://ec.europa.eu/odr>

Lloyd's insurers are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to **You** under this contract. If **You** are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract.

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
10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Europesure is a Status Global Insurance product. Status Global Insurance is a trading name of Status Insurance Management Limited which is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. Their FCA number is 305697.