

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 Summary of Cover on page 1 of your Policy Wording. Important Notes and Terms of Cover are detailed on pages 1 to 4 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

INSURER: this insurance is underwritten by Lloyd's Syndicate 1206.

PURPOSE OF THIS INSURANCE: to provide financial protection 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

Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation (Deposit only)	£3,000	£35 area 1 or £50 other areas £20 area 1 or £325 other areas	Section A	Page 4
Curtailement	£3,000	£35	Section A	Page 4
Missed Departure	£500	£35	Section H	Page 6
Travel Delay Holiday Abandonment	£200 £3,000	Nil £35 area 1 or £50 other areas	Section F1 Section F2	Page 6 Page 6
Personal Accident	Death £15,000 Loss of Limb(s) and sight £15,000	Nil	Section I	Page 6
		Nil	Section I	Page 6
Emergency medical and travel expenses	£5,000,000	£50 area 1 or £75 other areas	Section B	Page 4-5
Hospital Benefit	£500	Nil	Section C	Page 5
Personal Money Cash (aged 18 and above) Cash (aged under 18)	£500	£35 area 1 or £50 other areas	Section E	Page 5
	£200	£35 area 1 or £50 other areas	Section E	Page 5
	£75	£35 area 1 or £50 other areas	Section E	Page 5
Personal effects and baggage Single Item Limit Total for Valuables Travel Documents Delayed Baggage	£1,500	£35 area 1 or £50 other areas	Section D	Page 5
	£250	£35 area 1 or £50 other areas	Section D	Page 5
	£250	£35 area 1 or £50 other areas	Section D	Page 5
	£200	£35 area 1 or £50 other areas	Section D	Page 5
	£150	£35 area 1 or £50 other areas	Section D	Page 5
Personal Liability	£2,000,000	£250	Section J	Page 6
Hijack	£5,000	Nil	Section G	Page 6
Missed Departure	£500	£35 area 1 or £50 other areas	Section H	Page 6
Legal Expenses	£10,000	£250	Section K	Page 6-7



If you have chosen Winter Sports Cover and/or Golf Cover, and 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 the Policy Wording that contains further details	
Ski Equipment - Owned	£600	£35 area 1 or £50 other areas	Section L	Page 7
Single Item Limit - Owned	£250	£35 area 1 or £50 other areas	Section L	Page 7
Hired	£300	£35 area 1 or £50 other areas	Section L	Page 7
Ski Hire	£400	Nil	Section M	Page 7
Ski Pack	£350	Nil	Section N	Page 7
Piste Closure	£350	Nil	Section O	Page 7
Avalanche Closure	£500	£35 area 1 or £50 other areas	Section P	Page 7
Golf Equipment				
• Owned	£1000	£35 area 1 or £50 other areas	Section Q	Page 8
• Hired	£500	£35 area 1 or £50 other areas	Section Q	Page 8
• Single Item Limit - Owned	£500	£35 area 1 or £50 other areas	Section Q	Page 8
• Single Item Limit - Hired	£150	£35 area 1 or £50 other areas	Section Q	Page 8
Hired Golf Equipment	£50	Nil	Section R	Page 8
Green Fees	£50	Nil	Section S	Page 8

Principal Exclusions and Limitations	Policy Reference
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), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins. It is very important that you refer to the Pre-Existing Policy Definition on page 3 of the Policy Wording. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	Definitions Page 3 and Policy Wording Pages 4 and 5
Hazardous Activities	
We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. A list of activities covered on an incidental basis is shown within the Policy Definitions. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	Definitions Page 3
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.	Section D Page 5 of the Policy Wording
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 Summary of the Cover page, and under the Sections to which the excess applies.	Summary of Cover Pages 1-2
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.	Policy Periods Pages 2-3
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.	"Cooling Off" Period Page 2



MAKING A CLAIM

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

Emergency medical or travel expenses whilst abroad:

Global Response Limited 0870 (+ 44 870 outside the UK) 225 0740

Fax: 0870 (+44 870 outside the UK) 606 1583

Email: assistance@global-response.co.uk

All other Claims please report to Claims International Limited, P O Box 1037, Oakleigh House, 14-16 Park Place, Cardiff CF11 1HU quoting scheme number 550. Tel: +44 845 604 9855 (calls may be recorded or monitored for quality purposes). Fax: +44 845 604 8634. Email: travelclaims@cl-uk.com www.cilint.com

Please quote Scheme Reference: 550

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 contact:

- a) The Managing Director
Status Insurance Management Limited
10 High Street
Billericay
Essex CM12 0DH
United Kingdom
who will immediately instigate an investigation of your complaint and provide an acknowledgement within 5 working days from receipt of your complaint which will inform you how your complaint will be handled and any other rights you may have.
- b) If your complaint has not been resolved to your satisfaction, please contact The Managing Director, Accident, Health & Contingency, HSBC Insurance Brokers Limited, 8 Canada Square, London E14 5QH, United Kingdom.
- c) Should the matter still not be resolved to your satisfaction please write to:
The Manager
Complaints Department
Lloyd's
1 Lime Street,
London EC3M 7HA
United Kingdom
- d) If you remain dissatisfied you can ask the Ombudsman to investigate your claim. The address is:
The Insurance Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
United Kingdom.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) - Status Insurance Management Limited, HSBC Insurance Brokers Limited and Lloyd's are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.

