

Policy Summary



Makesure Insurance Summary



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 3 of your Policy wording. An Important Notice, and Important Notes are detailed on pages 1 and 7 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

Insurer – this insurance is underwritten by Optimum Underwriting Limited, as Underwriting Agents for Groupama Insurance Company Limited and FirstAssist Insurance Services Limited which administer the insurance on behalf of Great Lakes Reinsurance (UK) PLC, except Section 22 – End Supplier Failure Insurance – which is Underwritten by a consortium of Association of British Insurers, member companies and Lloyds Syndicates.

Purpose of this Insurance –to provide financial protection and emergency assistance for your trip(s).

Period of Cover –as stated on your Policy Schedule / Booking Confirmation / Validation

Significant Features and Benefits

Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation	£5,000	£150 (£15 for Loss of Deposit)	Section 1	Page 8
Curtailment	£5,000	£150	Section 2	Page 9
Missed Departure	£1,000	Nil	Section 3	Page 10
Travel Delay	£100/£5,000	£150 (Abandonment only)	Section 4	Page 10
Personal Accident	£20,000	Nil	Section 5	Page 11
Medical Emergency Expenses	£5,000,000*	£150	Section 6	Page 11
UK Medical Examination	£400	Nil		
Recuperation Holiday	£750	£75		
Cosmetic Surgery	£2,500	£75		
Home Help or Nanny	£300	Nil		
Loss of Medication	£300	£75		
Additional Kennel or Cattery Costs	£500	£75		
Medical Inconvenience Benefit	£1,000	Nil	Section 7	Page 13
United Kingdom Expenses	£500	Nil	Section 8	Page 13
Personal Property Single Article Limit	£2,000	£75	Section 9	Page 13
Valuables Limit	£200	£75		
Mobility Aids	£2,500	£75		
Delayed Baggage	£Up to £150	Nil		
Personal Money	£400 (Cash limit £200)	£75	Section 9	Page 14
Loss of Passport	£200	Nil	Section 10	Page 15

Personal Public Liability	£2,000,000	Nil	Section 11	Page 15
Hijack	£1,000	Nil	Section 12	Page 15
Mugging Benefit	£1,000	Nil	Section 13	Page 15
Legal Costs and Expenses	£10,000	Nil	Section 21	Page 18
End Supplier Failure Insurance	£2,000	Nil	Section 22	Page 19

* Limited to £500,000 in the USA, Canada and Caribbean for pre-existing medical conditions that have been accepted in writing by us.

If you have chosen Winter Sports or Golf Cover, and paid the additional premium required for this cover, the following also applies:-

Cover	Up to limit of (£) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Ski Equipment Single Article Limit	£500 £200	£75 £75	Section 14	Page 16
Ski Hire	Up to £150	Nil		
Delayed Ski Equipment	Up to £100	Nil		
Ski Pack	£400	£75	Section 15	Page 16
Piste Closure	£350	Nil	Section 16	Page 17
Avalanche Closure	£150	Nil	Section 17	Page 17
Loss and Hire of Golf Equipment	£1,000	£75	Section 18	Page 17
Loss of Green Fees	£400	Nil	Section 19	Page 18
Hole in One	£100	Nil	Section 20	Page 18

Significant and unusual exclusions & limitations	Policy Reference
Medical Health Requirements	
This policy is available to travellers with or without pre-existing medical conditions. You and any other Insured persons are covered for claims resulting from pre-existing medical conditions only if: 1. You declare them at the time of applying for the policy, and 2. we agree in writing to cover them, and 3. the appropriate premium is paid	Medical Health Requirements Clause Pages 5 & 6
Hazardous Holiday Activities & Dangerous Pursuits	
We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, or sports. We may be prepared to offer cover in some cases, so if you require such cover, or are unsure whether the particular activity / sport is considered hazardous by us, please ask us and we will tell you if they can be covered.	General Exclusions Pages 20 & 21
Personal Property & Personal Money	
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 9 Pages 13 & 14

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 Cover page, and under the Sections to which an excess applies.	Summary of Cover Page 3
Duration of Cover	
All trips must start from, and end in the United Kingdom (including the Isle of Man and Channel Islands), 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.	Important Notes Page 7
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 commenced a trip to which the insurance applies, and you have not made a claim.	Period of Insurance Page 5

<p>MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below: -</p> <p>Emergency medical or travel expenses whilst abroad – Telephone FirstAssist Emergency Service +44 (0)20 8763 3025.</p> <p>Travel Legal Expenses Claims – Telephone Lexceteras Limited 0843 208 2031</p> <p>End Supplier Failure Insurance Claims – Telephone International Passenger Protection 020 8776 3752</p> <p>All other Claims please report to Makesure Claims Department 6th Floor, Central House, Clifftown Road, Southend on Sea, Essex SS1 1AB. Call UK 0843 208 1914 . Please quote Scheme Number MS800</p>
<p>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: -</p> <p>a) Makesure Insurance Services Ltd. If you are then dissatisfied with the way your complaint has been handled, please contact: The Managing Director, - For Sections 1 to 20 - Optimum Underwriting Limited, 19 Bartlett Street, Croydon, Surrey CR2 6TB For Section 21 – Lexceteras Ltd, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT For Section 22 – International Passenger Protection, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR</p> <p>b) Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on page 22 of your Policy Wording.</p> <p>c) If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR</p>
<p>THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)- Groupama Insurance Company Limited and Great Lakes Insurance (UK) PLC 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.</p>

Optimum Underwriting Limited Registered; in England No 3805719.

Registered Office: 17 Devonshire Square, London EC2M 4SQ.

FirstAssist Insurance Services Limited Registered in England No. 4617110

Registered Office: Marshall's Court, Marshall's Road, Sutton, Surrey, SM1 4DU

Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited.

FirstAssist Insurance Services Limited are Underwriting Agents for Great Lakes Insurance (UK) PLC. All Companies are Authorised and Regulated by the Financial Services Authority.