

Makesure Policy 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 8 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

Insurer – this insurance is underwritten by Arrow Underwriting Services Limited, as Underwriting Agents for Ageas Insurance Limited, except Section 22 – End Supplier Failure Insurance – which is Underwritten by Certain Underwriters at Lloyd’s (The Insurer).

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 Certificate.

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 11
Curtailment	£5,000	£150	Section 2	Page 11
Missed Departure	£1,000	Nil	Section 3	Page 12
Travel Delay	£100/£5,000	£150 (Abandonment only)	Section 4	Page 13
Personal Accident	£20,000	Nil	Section 5	Page 13
Medical Emergency Expenses	£10,000,000	£150	Section 6	Page 13
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		
United Kingdom Expenses	£1,000	Nil	Section 8	Page 16
Personal Property	£2,000	£75	Section 9	Page 16
Single Article Limit	£200	£75		
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 16
Loss of Passport	£200	Nil	Section 10	Page 17
Personal Liability	£2,000,000	Nil	Section 11	Page 17
Hijack	£1,000	Nil	Section 12	Page 18
Mugging Benefit	£1,000	Nil	Section 13	Page 18
Legal Costs and Expenses	£25,000	Nil	Section 21	Page 21
End Supplier Failure Insurance	£2,000	Nil	Section 22	Page 21

If you have chosen Winter Sports (Single Trip policies) or Golf Cover, and paid the additional premium required for this cover, the following also applies (Up to 17 days Winter sports cover is automatically included under Annual Multi-Trip policies for persons aged under 71 years at the date of travel):-

Cover	Up to limit of (£) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Ski Equipment	£500	£75	Section 14	Page 18
Single Article Limit	£200	£75		
Ski Hire	Up to £150	Nil		
Delayed Ski Equipment	Up to £100	Nil		
Ski Pack	£400	£75	Section 15	Page 19
Piste Closure	£350	Nil	Section 16	Page 19
Avalanche Closure	£150	Nil	Section 17	Page 19
Loss of Golf Equipment (own or hired)	£1,000	£75	Section 18	Page 20
Single Article Limit	£250	£75		
Hire of Golf Equipment	Up to £375	£75		
Loss of Green Fees	£400	Nil	Section 19	Page 20
Hole in One	£100	Nil	Section 20	Page 20
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	
Sports and Activities				
We will not pay any claim directly or indirectly resulting from participation in certain sports and activities. We may be prepared to offer cover in some cases, so if you require such cover, or are unsure whether the particular activity or sport is covered, please ask us and we will tell you if they can be covered.			General Exclusions Pages 22 & 23	
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 16 & 17	
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 is stated in the Policy Wording.			Important Notes Page 8	
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.			'Cooling off Period' Page 5	

MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:-

Emergency medical or travel expenses whilst abroad – Telephone Assistance International: +44 (0)23 8064 4633.

Travel Legal Costs and Expenses Claims – Telephone Lexceteras Limited: 01406 493082

End Supplier Failure Insurance Claims – Telephone International Passenger Protection: 020 8776 3752

All other Claims please report to the Claims Helpline on 0345 122 3280. The phone line is open 24 hours a day, 365 days a year. They will lodge your claim and may issue a claim form.

HOW TO MAKE A COMPLAINT – Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below standard you expect, please contact the following:-

- a) 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 pages 24 and 25 of your Policy Wording.
- b) If after following the procedure detailed in a) above you are still dissatisfied, you have the right to refer your complaint to:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.

Telephone: 0800 023 4567 (calls to this number are free from “fixed lines” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) - Ageas Insurance Limited 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.

Arrow Underwriting Services Limited Registered in England No 0961430.

Arrow Underwriting Services Limited are Underwriting Agents for Ageas Insurance Limited. Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arrow Underwriting Services Limited is an Appointed Representative of Alpha Underwriting Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: 13 Harforde Court, John Tate Road, Foxholes Business Park, Hertford, Hertfordshire SG13 7NW Registered in England No.6904209.