

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 in your Policy Wording. We would like to draw your attention to restrictions on this policy in terms of Pre-Existing Medical Conditions as outlined in the policy wording. This Policy Summary does not form part of the Policy Wording.

<b>Insurer</b> – this insurance is underwritten by White Horse Insurance Ireland Ltd. 14, Clyde Road, Ballsbridge, Dublin 4.		
<b>Purpose of this Insurance</b> – to provide financial protection and emergency assistance for your trip(s).		
<b>Period of Cover</b> – as stated on your Policy Schedule.		
<b>The Cover</b>		
DESCRIPTION	COVER	EXCESS
<b>Cancellation and Curtailment</b>	£5,000/£10,000/£15,000/£20,000/£25,000 (as stated in your policy certificate)	£75 (£15 Deposits)
<b>Medical Expenses</b>	£5,000,000	£75
<b>Dental Treatment</b>	£250	Nil
<b>Funeral Expenses</b>	£1,500	Nil
<b>Hospital Benefit</b>	£600 (£30 per day)	Nil
<b>Personal Possessions</b>	£2,500	£75
Single Item Limit	£250	£75
Valuables Limit in Total	£300	£75
Delayed Baggage	£200	Nil
Mobility Aids	£2,500	£75
<b>Personal Money</b>	£500	£75
Cash	£300	£75
Cash limit aged 18 years or under	£150	£75
Travel Documents including passport	£500	£75
<b>Personal Accident</b>		
<b>Aged 18 - 64 years</b>		
Death Benefit	£30,000	Nil
Loss of Limb or Sight	£30,000	
Permanent Total Disablement	£30,000	
<b>Aged under 18 or over 65 years</b>		
Death Benefit	£2,000	
<b>Hijack</b>	£50 for each 24 hour period. Up to £1,000	Nil

<b>Mugging Benefit</b>	£50 for each 24 hour period. Up to £1,000	Nil
<b>Missed Departure</b>	£1,000	£75
<b>Delayed Departure</b>	£20 per 12 hour period Up to £200	Nil
<b>Holiday Abandonment</b>	£5,000/£10,000/£15,000/£20,000/ £25,000(as stated in your policy certificate)	£75
<b>Personal Liability</b>	£2,000,000	Nil
<b>Pet Care</b>	£400	£75
<b>Legal Expenses</b>	£30,000	Nil
<b>Stateroom Confinement</b>	£100 for each 24 hour period. Up to £600	Nil
<b>Unused Excursions</b>	£500	Nil
<b>Missed Port</b>	£50 for each port missed. Up to £500	Nil
<b>Optional Selection</b>		
<b>Winter Sports</b>		
Piste Closure	£30 for each 24 hour period Up to £300	Nil
Ski Hire	£15 for each 24 hour period Up to £150	£75
Ski Pack	£250	£75
Ski Equipment Subject to single article limit	£400 £200	£75
<b>Golf Cover</b>		
Golf Equipment subject to single article limit	£750 £200	£75
Equipment Hire	£375	£75
Green Fees	£375	Nil
Hole in One	£100	Nil
<b>Wedding Cover (limits per couple)</b>		
Wedding Gifts subject to single article limit	£1,000 £250	£25
Photographs/Video Recording	£750	£25
Ceremony Attire	£1,500	£25
Wedding Rings, Flowers & Cake	£250	£25

<b>Principle Exclusions and Limitations</b>	
<b>Medical Health Requirements</b>	
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 Medical Health requirements Clause on of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting the Medical Screening Helpline. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	
<b>Hazardous Holiday Activities &amp; Dangerous Pursuits</b>	
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. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity/pursuit is considered hazardous by us, you should contact the insurance agent who arranged by your insurance for advice.	
<b>Personal Property (Only applicable if appropriate premium paid)</b>	

<p>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 setting 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.</p>	
<p><b>Excesses</b></p>	
<p>Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the 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.</p>	
<p><b>Duration of Cover</b></p>	
<p>All trips must start and end in the United Kingdom or Republic of Ireland (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.</p>	
<p><b>If you change your mind</b></p>	
<p>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 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 return your policy schedule.</p>	
<p><b>MAKING A CLAIM</b> – If you wish to make a claim, please telephone the appropriate number below:-  Emergency medical or travel expenses whilst abroad – 24 Hour Telephone AXA Assistance +44 (0) 845 271 2457  All other claims please report to White Horse Administration Services Ltd, PO Box 5633, Walsall, WS6 9BB, England.  Telephone +44 (0) 871 664 7995 (Calls from BT landline cost 10p per minute. Calls from mobiles and other networks may be extra).</p>	
<p><b>YOUR RIGHT TO COMPLAIN</b> – 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) AllClear Insurance Services Ltd, The Complaints Investigator, AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ, Tel: +44 (0) 845 250 5210. E-mail: info@ allclearinsurance.com if about their service. If you are then dissatisfied with the way your complaint has been handled, please contact: The Claims Manager, White Horse Administration Services Ltd, PO Box 5633, Walsall, WS6 9BB, England.  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 in your Policy Wording.  c) If after following the procedure detailed a) or b) above you are still dissatisfied, you have the right to refer your complaint to:  The Financial Service Ombudsman’s Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland.  LoCall: 1890 882090, Tel: +353 (1) 6620 899, Fax: +353 (1) 6620 890.</p>	
<p><b>THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)</b> – White Horse Insurance Ireland Ltd. is 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>	