

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording in conjunction with your Validation Certificate/Booking Invoice, for a full description of the terms of the insurance, including the policy definitions. This Policy Summary does not form part of the Policy Wording.

Insurer – this insurance is underwritten by White Horse Insurance Ireland Limited. Registered Office: Bay 89.2, Free Zone West, Shannon, Co. Clare, Republic of Ireland. White Horse Insurance Ireland Limited is regulated by the Central Bank of Ireland. You can check this by visiting their website www.centralbank.ie.

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

Period of Cover – as stated on your Validation Certificate/Booking Invoice.

The Significant Conditions And Exclusions	Policy Reference
<p>Important Conditions Relating To Health</p> <p>If you are aware that you or any other person including a relative, travelling companion or close business associate has:</p> <p>A. suffered from, received any form of medical advice, treatment or medication at any time for:</p> <ol style="list-style-type: none"> 1) Any heart or circulatory related condition (including Hypertension, Angina, Stroke) 2) Any lung or breathing related condition (other than inhaler controlled, mild asthma, suffered in isolation) 3) any cancerous condition 4) any kidney related disorder <p>Or</p> <p>B. Any condition for which you have been admitted to hospital as an in-patient in the last 24 months - other than those listed under "Accepted Conditions" on pages 2 and 3 of the Policy Wording</p> <p>Or</p> <p>C. a pre-existing medical condition that could force you to cancel or cut short your trip,</p> <p>then you must advise AllClear Insurance Services Limited at the time of purchasing your policy, in order to arrange cover for that condition.</p> <p>Failure to advise AllClear Insurance Services Limited of a pre-existing medical condition will result in claims for those undisclosed conditions not being paid. Please also note that there is no cover available for any pre-existing medical condition if you, or the person you are travelling with:</p> <ul style="list-style-type: none"> • are awaiting the results of medical tests or investigations • are travelling against the advice of a medical practitioner • are travelling for the purpose of obtaining medical treatment • are on a hospital waiting list (unless you have paid an additional premium to cover this and cover is confirmed on your Insurance Certificate) • are receiving ongoing dialysis treatment • have been given a terminal prognosis • have a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders, phobias). 	<p>Pre-Existing Medical Conditions – Pages 2 & 3</p> <p>Pre-Existing Medical Condition Definition – Page 4</p>

The Significant Conditions And Exclusions	Policy Reference
Age Limits	
You must be aged 84 years or under at the time of purchasing the policy. Please note that if you are under 18 or aged 65+, reduced cover will apply to certain sections of the policy.	Policy Age Limits – Page 1
Residency	
This policy is only available to you if you are permanently resident in the United Kingdom and have registered with a Medical Practitioner in the United Kingdom.	Residency – Page 1
Sports and Activities	
We will not pay any claim directly or indirectly resulting from participation in certain sports & activities, professional or organized 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 refer to the policy wording and/or contact AllClear Insurance Services Limited to check that this insurance meets your needs.	Sports & Activities Definition – Page 4
If you change your mind	
If, having read your Policy Wording together with your Insurance Certificate, 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 AllClear Insurance Services Limited 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 AllClear Insurance Services Limited.	Cancellation Period – Page 2
Law Applicable Under This Contract	
This insurance is governed by the laws of the Republic of Ireland, unless we agree otherwise.	Law Applicable Under This Contract – Page 2

Significant Features And Benefits Of This Policy		
Section of Cover	Cover Limit (per person)	Excess (per person)
Cancellation and Curtailment	£5,000 / £10,000 / £15,000 / £20,000 / £25,000 (as stated in your policy certificate)	£100 (£25 loss of deposit)
Emergency Medical Expenses & Repatriation	Up to £5,000,000	£100
Dental Treatment	£250	
Funeral Expenses Abroad	£1,500	
Hospital Benefit	£30 per complete day up to £600	Nil
Personal Possessions	Up to £2,500	£75
Single Item Limit	£250	
Valuables Limit in total	£300	
Mobility Aids (As defined in the policy wording)	£2,500	
Delayed Baggage	Up to £200	Nil
Travel Documents	Up to £500	£75
Personal Money	Up to £500	£75
Cash Limit	£300	
Cash (aged under 18)	£150	
Personal Accident	Max Benefit £30,000	Nil
Death benefit	£30,000	
Death benefit (aged under 18/over 65 years)	£2,000	
Loss of limbs or loss of sight (aged under 65)	£30,000	
Loss of limbs or loss of sight (aged 65-84)	No Cover	
Permanent Total Disablement (aged under 65)	£30,000	
Permanent Total Disablement (aged 65 - 84)	No Cover	
Missed Departure	Up to £1,000	£75
Delayed Departure	£20 per complete 12 hours up to £200	Nil
Cruise Abandonment	£5,000 / £10,000 / £15,000 / £20,000 / £25,000 (as stated in your policy certificate)	£100
Personal Liability	Up to £2,000,000	Nil
Legal Expenses	Up to £30,000	Nil
Limit in respect of additional accommodation & travel expenses	£1,000	
Missed Port	£50 per port up to £500	Nil
Stateroom / Cabin Confinement	£100 per complete day up to £600	Nil
Unused Pre-Booked Excursions	£500	Nil
Cruise Connection	Up to £1,500	Nil

Optional Covers	Cover Limit (Per Couple)	Excess
Wedding/Civil Partnership Cover		
Wedding Rings	£250	£25
Wedding Gifts	£1,000	
Ceremonial Attire	£1,500	
Photographs / Video Recording	£750	

MAKING A CLAIM – If you require medical assistance abroad, please telephone our Emergency Assistance Service on +44 (0)844 879 8313 or +44 (0)208 763 4932.

In respect of all other claims, please telephone the White Horse Administration Services Limited on 0871 664 7995. When contacting the claims handler please quote reference WHIIL/ALLCLEARCRUISE/12/2011 and make sure you have the relevant information to hand as failure to do so may result in your claim being delayed. Please refer to the Policy Wording for more information.

COMPLAINTS PROCEDURE – Should you have any query or complaint regarding service; you can contact AllClear Insurance Services Limited by telephone, letter or email:

Tel: 0845 250 5210

Postal address: AllClear Insurance Services Limited, Customer Services Department, AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ

E-mail: info@allclearinsurance.com

Should you have any query or complaint regarding the way your claim has been dealt with, in the first instance please write to: The General Manager, White Horse Insurance Ireland Limited, Bay 89.2, Free Zone West, Shannon, County Clare, Republic of Ireland.

If you are still not satisfied with our decision after following the above procedure, you may then write to: The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland. Telephone: 00353 (1) 6620 899, Fax: 00353 (1) 6620 890.

COMPENSATION SCHEME - White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Scheme. If White Horse Insurance Ireland Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Scheme. The Financial Services Compensation Scheme provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to £2,000 or 90% of the net loss, whichever is less. You can get more information about compensation fund arrangements from the following website www.fscs.org.uk