



AllClear Treatment Abroad 2009 - 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 6 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.
Purpose of this Insurance – to provide financial protection and emergency assistance for your trip(s).
Period of Cover – as stated on your Policy Schedule.

The Cover				
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation	£5,000	£75 (£15 for Loss of Deposit)	Section 1	Page 8
Curtailment	£5,000	£75	Section 2	Page 9
Missed Departure	£750	Nil	Section 3	Pages 9 & 10
Travel Delay	£100/£5,000	£75 (Abandonment only)	Section 4	Page 10
Personal Accident	Death £15,000 Loss of Limb(s) and sight / PTD £25,000	Nil	Section 5	Page 10
Medical Emergency Expenses Repatriation and Associated Expenses	£5,000,000	£100	Section 6	Page 11
Loss of Medication	Up to £300	£75		
Personal Property	£2,500 (Refer to your Policy Schedule for cover details)	£75	Section 7	Page 12
Personal Public Liability	£2,000,000	Nil	Section 8	Page 13
Home Help or Nanny	£300	Nil	Section 9	Page 13
Treatment Abroad- Hospital Benefit Additional Travel/Accommodation	£300 £750		Section 10	Page 14
Legal Expenses	£25,000	Nil	Section 11	Page 14
Dynamic Packaging	Up to £5,000	Nil	Section 12	Page 14

Principal Exclusions and Limitations	Policy Reference
<p>Medical Health Requirements</p> <p>This policy has been specially designed for travellers who are intending to travel specifically to receive treatment or undergo surgery abroad, with or without pre-existing medical conditions or disabilities.</p> <p>Planned Treatment Abroad</p> <p>Whilst cover may be provided for declared pre-existing medical conditions, it should be noted that this policy will not cover claims resulting directly or indirectly from any surgical procedures, treatments, test or investigations arranged before or after departure, which were planned as part of the trip, nor any condition discovered as a result of pre or post operative tests apart from as stated under section 10 Treatment Abroad.</p>	<p>Medical Health Requirements Clause Pages 5 & 6</p>

Hazardous Holiday Activities & Dangerous Pursuits	
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 your insurance for advice.	General Exclusions Pages 15 & 16
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 7 Pages 12 & 13
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 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.	Important Notes Pages 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 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 in the addressed envelope provided.	"Cooling off" Period Pages 1 & 5

<p>MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:- Emergency medical or travel expenses whilst abroad – Call FirstAssist Emergency Service +44 (0) 20 8763 3119 Travel Legal Expenses Claims – Call Lexceteras Limited 01406 493082 All other Claims please report to AllClear Travel Insurance Claims Department ,6th Floor Central House,Cliffdown Road, Southend on Sea, Essex SS1 1AB. Call UK 0871 221 1857 (Fax UK 0871 221 1851), Please quote Scheme Number A100 Claims on Section 19 (Dynamic Packaging Insurance) – International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Telephone 020 8776 3752 (Fax 020 8776 3751)</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> <ol style="list-style-type: none"> The Intermediary or Company that sold you this insurance if about their service. If you are then dissatisfied with the way your complaint has been handled, please contact: The Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN 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 19 of your Policy Wording. 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>THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)- Groupama Insurance Company Limited and Great Lakes Reinsurance (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.
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 Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited. FirstAssist Insurance Services Limited are Underwriting Agents for Great Lakes Reinsurance (UK) plc. All Companies are Authorised and Regulated by the Financial Services Authority.