

# annual silver policies

## POLICY SUMMARY

### Please read carefully and retain

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 Schedule of Cover on pages 1 and 2 of **Your Policy** Wording. Important Notes and Terms of Cover are detailed on pages 2 to 4 of **Your Policy** Wording. This **Policy** Summary does not form part of the **Policy** Wording.

- INSURER: this insurance is underwritten by Lloyd’s Syndicate 1206**
- PURPOSE OF THIS INSURANCE: to provide financial and emergency medical assistance for Your trip(s).**
- PERIOD OF COVER: as stated on Your Policy Schedule/Booking Confirmation**
- LAW APPLICABLE TO THIS POLICY: English Law.**

<b>THE COVER</b>					
<b>These are the maximum sums insured. Please refer to your policy validation certificate for the exact levels of cover you have purchased.</b>					
<b>Section of Cover</b>	<b>Up to Limit of (£/€) per Insured Person</b>	<b>Excess Area 1</b>	<b>Excess Other Areas</b>	<b>Section of Policy Wording that contains further details</b>	
Cancellation Cancellation – Deposit only	£1,500/€2,250 £1,500/€2,250	£35/€52.50 £20/€30	£50/€75 £25/€37.50	Section A Section A	Page 6 Page 6
Curtailment	£1,500/€2,250	£35/€52.50	£35/€52.50	Section A	Page 6
Missed Departure	£500/€750	£35/€52.50	£35/€52.50	Section H	Page 9
Travel Delay Holiday Abandonment	£200/€300 £3,000/€4,500	Nil £35/€52.50	Nil £50/€75	Section F Section F	Page 9 Page 9
Personal Accident • Loss of Limbs or Sight (aged 18-64) • Permanent Total Disablement (aged 18-64) • Death Benefit (aged 18-64) • Persons aged 65 and over (all benefits)	£25,000/€37,500 £25,000/€37,500 £25,000/€37,500 £15,000/€22,500 £1,000/€1,500	Nil Nil Nil Nil Nil	Nil Nil Nil Nil Nil	Section I Section I Section I Section I Section I	Page 9 Page 9 Page 9 Page 9 Page 9
Emergency Medical and Travel Expenses	£2,000,000/€3,000,000	£50/€75	£75/€112.50	Section B	Page 7
Hospital Benefit	£500/€750	Nil	Nil	Section C	Page 7
Personal Money • Cash Limited (aged 18 and above) • Cash Limit (aged under 18)	£500/€750 £200/€300 £75/€112.50	£35/€50 £35/€50 £35/€50	£50/€75 £50/€75 £50/€75	Section E Section E Section E	Page 8 Page 8 Page 8
Personal Effects and Baggage • Single Item Limit • Valuables Limit • Travel Documents • Delayed Baggage	£1,000/€1,500 £150/€225 £150/€225 £150/€225 £100/€150	£35/€50 £35/€50 £35/€50 £35/€50 £35/€50	£50/€75 £50/€75 £50/€75 £50/€75 £50/€75	Section D Section D Section D Section D Section D	Page 7 Page 7 Page 7 Page 7 Page 7
Personal Liability	£2,000,000/€3,000,000	£250/€375	£250/€375	Section J	Page 10
Hijack	£5,000/€7,500	Nil	Nil	Section G	Page 9
Legal Expenses	£10,000/€15,000	£250/€375		Section K	Page 10

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

Section of Cover	Up to Limit of (£/€) per Insured Person	Excess Area 1	Excess Other Areas	Section of Policy Wording that contains further details
Ski Equipment – Owned	£600/€900	£35/€50	£50/€75	Section L Page 11
Single Item Limit – Owned	£250/€375	£35/€50	£50/€75	Section L Page 11
Ski Equipment – Hired	£300/€450	£35/€50	£50/€75	Section L Page 11
Ski Hire	£400/€600	Nil	Nil	Section M Page 11
Ski Pack	£350/€525	Nil	Nil	Section N Page 11
Piste Closure	£350/€525	Nil	Nil	Section O Page 12
Avalanche Closure	£500/€750	£35/€50	£50/€75	Section P Page 12
Golf Equipment				
• Owned	£1,000/€1,500	£35/€50	£50/€75	Section Q Page 12
• Hired	£500/€750	£35/€50	£50/€75	Section Q Page 12
• Single Item Limit – Owned	£500/€750	£35/€50	£50/€75	Section R Page 12
• Single Item Limit – Hired	£150/€225	£35/€50	£50/€75	Section Q Page 12
Hired Golf Equipment	£50/€75	Nil	Nil	Section S Page 13
Green Fees	£50/€75	Nil	Nil	Section S Page 13

PRINCIPAL EXCLUSIONS AND LIMITATIONS	Policy Reference
<p><b>Medical Health Requirements</b></p> <p>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 on whom <b>Your</b> travel depends, which <b>You</b> or they knew about before <b>You</b> bought this insurance, or develops before the travel to which this insurance applies, begins. It is very important that <b>You</b> refer to the Pre-Existing <b>Policy</b> Definition on page 5 of the <b>Policy</b> Wording. If <b>You</b> have any queries regarding cover, <b>You</b> should contact the insurance agent who arranged <b>Your</b> insurance for advice.</p>	Definitions Page 5 and <b>Policy</b> Wording Pages 7 and 8
<p><b>Hazardous Activities</b></p> <p>We will not pay any claim directly or indirectly resulting from participation in certain <b>Hazardous Activities</b>, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. A list of activities covered on an incidental basis is shown within the <b>Policy</b> Definitions. If <b>You</b> have any queries regarding cover, <b>You</b> should contact the insurance agent who arranged <b>Your</b> insurance for advice.</p>	Definitions Page 5
<p><b>Personal Property</b></p> <p>Cover is provided for loss, damage, or theft of <b>Your</b> 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 <b>Cash</b> within the overall limit. The <b>Policy</b> Wording provides full details of these limits.</p>	Section D Page 7 and Section E Page 8
<p><b>Excesses</b></p> <p>Certain sections of cover are subject to an <b>Excess</b> applying to each claim. An <b>Excess</b> means that <b>You</b> are responsible for the first sum per person per incident when <b>You</b> claim. The amount of any <b>Excess</b> is detailed in the <b>Policy</b> Wording on the Summary of Cover page, and under the Sections to which the <b>Excess</b> applies.</p>	Schedule of Cover Pages 1 and 2
<p><b>Duration of Cover</b></p> <p>All trips must start and end from <b>Your Country of Residence</b>, and the <b>Policy</b> must cover the whole duration of the trip, and cannot be effected once travel has commenced. If <b>Your</b> insurance is under an Annual Multi-Trip <b>Policy</b>, a maximum duration of any one trip applies. The limit, including the limit for <b>Winter Sports</b> cover (if applicable) is stated in the <b>Policy</b> Wording.</p>	<b>Policy</b> Periods Page 3
<p><b>If You change your mind</b></p> <p>If, having examined <b>Your</b> Policy Wording, <b>You</b> decide the insurance does not meet <b>Your</b> needs, <b>You</b> can cancel the insurance within 14 days from the date <b>You</b> receive the <b>Policy</b> Wording, and We will refund the premium provided <b>You</b> have not taken a trip to which the insurance applies, and <b>You</b> have not made a claim. If <b>You</b> wish to cancel <b>Your</b> insurance <b>You</b> should contact the insurance agent who arranged <b>Your</b> insurance.</p>	Cooling Off Period Page 3

## MAKING A CLAIM

If **You** wish to make a claim, please telephone the appropriate number below.

### **Emergency medical or travel expenses whilst abroad:**

**You** must notify Global Response Limited immediately of any serious illness or **Accident** abroad where **You** are admitted to hospital or **You** are anticipating having to return home early or extend **Your** stay because of any illness or injury. Global Response Limited provide a 24-hour, multi-lingual emergency service, 365 days per year and can be contacted by telephone, fax or email:

Tel: +44 (0) 2920 474138

Fax: +44 (0) 2920 468797

Email: [assistance@global-response.co.uk](mailto:assistance@global-response.co.uk)

### **All other claims must be made direct to:**

Europesure Claims Service

8-10 High Street,

Billericay,

Essex CM12 9BQ

Tel: +44 (0) 1277 623562

Fax: +44 (0) 1277 623568

Email: [claims@europesure.com](mailto:claims@europesure.com)

They will send **You** a claim form which **You** will need to complete and return to them with **Your Certificate** and any other documents requested. Please quote the scheme number shown at the top of page one and **Your** Validation Certificate number.

## COMPLAINTS

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your** policy or the handling of **Your** insurance policy or claim then **You** should direct your enquiry in writing to:

**The Managing Director**

**Status Insurance Management Limited**

**10a High Street**

**Billericay**

**Essex CM12 9BQ**

**United Kingdom**

If your complaint has not been resolved to your satisfaction, please contact:

**The Compliance Officer**

**Lonmar Global Risks Limited**

**Matrix House**

**9 Aldgate High Street**

**London EC3N 1AH**

In the event that **You** remain dissatisfied **You** can refer to matter to Policyholder & Market Assistance at Lloyd's. The contact details are:

**Policyholder & Market Assistance**

**Lloyds Market Services**

**G6/86**

**1 Lime Street**

**London EC3M 7HA.**

**Tel: 020 7327 5693**

**Fax: 020 7327 5225**

**Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)**

Copies of our complaints procedures are also available from this address.

Complaints that cannot be resolved by Policyholder & Market Assistance at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to **Your** right to take legal proceedings.

**THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) – Status Insurance Management Limited and Lloyd's 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.**

Europesure and European Insurance Solutions are trading names of Status Insurance Management Limited which is authorised and regulated by the Financial Services Authority (FSA) in the United Kingdom. Their FSA number is 305697.