

**Avanti Travel Insurance 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.

<b>Insurer</b> – this insurance is underwritten by Optimum Underwriting Limited, as Underwriting Agents for Groupama Insurance Company Limited.					
<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.					
The Cover					
	Single & Annual Multi Trip		Backpacker		Section of the Policy Wording that contains further details
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Up to Limit of (£) per Insured Person	Excess	
Cancellation	£5,000	£75 (£40 Loss of Deposit)	Up to £750	£75	Section 1 Page 8
Curtailment	£5,000	£75	Up to £750	£75	Section 2 Pages 9 & 10
Missed Departure	£1,000	£75	N/A	N/A	Section 3 Pages 10
Travel Delay	£100/£5,000	£75 (Abandonment only)	Up to £100 Up to £750	Nil £75	Section 4 Page 10 & 11
Personal Accident	£25,000	Nil	£10,000	Nil	Section 5 Pages 11
Medical Emergency Expenses	£5,000,000	£75	Up to £5,000,000	£75	Section 6 Pages 11 & 12
Medical Inconvenience Benefit	£1,000	Nil	N/A	N/A	Section 7 Page 12
UK Expenses	£500	Nil	N/A	N/A	Section 8 Page 13
Personal Property Single Article Limit	£2,000	£70	Up to £750	£75	Section 9 Pages 13 & 14
Valuables Limit	£250	£70	£100	£75	
Sunglasses Limit	£75	£70	£75	£75	
Delayed Baggage	£300	Nil	£100	Nil	
Personal Money	£500 (Cash 250)	£70	£100	£75	Section 9 Pages 13 & 14
Loss of Passport/Driving Licence	£200	Nil	N/A	N/A	Section 10 Page 14
Personal Public Liability	£2,000,000	Nil	Up to £2,000,000	Nil	Section 11 Pages 15
Hijack	£500	Nil	N/A	N/A	Section 12 Page 15
Mugging Benefit	£500	Nil	N/A	N/A	Section 13 Page 15
Legal Expenses	£25,000	Nil	Up to £10,000	Nil	Section 20 Page 19

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

Cover	Up to limit of (£) per Insured Person	Excess	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Ski Equipment Single Article Limit	£1,000	£70	N/A	N/A	Section 14	Page 16
Ski Hire	£250	£70	N/A	N/A		
Delayed Ski Equipment	£300	Nil	N/A	N/A	Section 15	Page 17
Ski Pack	£100	Nil	N/A	N/A		
Piste Closure	£300	£70	N/A	N/A	Section 16	Page 17

Golf Equipment	£1,000	£70	N/A	N/A	Section 17	Page 17 & 18
Golf Hire	Up to £400	Nil	N/A	N/A		
Loss of Green Fees	Up to £375	Nil	N/A	N/A	Section 18	Page 18
Hole in One	£100	Nil	N/A	N/A	Section 19	Page 18
<b>Principal Exclusions and Limitations</b>						<b>Policy Reference</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 Requirement Clause on page 5 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting Avanti Travel Insurance. If you have any queries regarding cover, you should contact Avanti Travel Insurance on 01376 560800 for advice.						Medical Health Requirements Clause Page 5  General Exclusions Page 19
<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 Avanti Travel Insurance on 01376 560800 for advice.						Amateur Sporting & Hazardous Activities General Exclusions Pages 20 & 21
<b>Personal Property &amp; Personal Money</b>						
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 13 & 14
<b>Excesses</b>						
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, unless you have taken the double excess or excess waiver option.						Summary of Cover Page 3
<b>Duration of Cover</b>						
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 (if applicable) is stated in the Policy Wording.						Important Notes Page 6
<b>If you change your mind</b>						
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 contact the insurance agent who arranged your insurance.						Period of Insurance Page 5
<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 - Telephone FirstAssist Emergency Service +44 (0) 208 763 3151 Travel Legal Expenses Claims - Telephone Lexceteras Limited 0843 208 2031 All other Claims please report to Preferential Administration Services, 6 <sup>th</sup> Floor, Central House, Clifftown Road, Southend-On-Sea, Essex SS1 1AB. Telephone 0843 208 2030. Please quote Scheme NumberA200						
<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 standard you expect, please contact:- a) Avanti Travel Insurance if about the service you have received from them. 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 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 on page 28 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						
<b>THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)</b> - Groupama Insurance Company 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.						

Optimum Underwriting Limited Registered; in England No 3805719.  
Registered Office: 5 Brighton Road, South Croydon, Surrey CR2 6EA.  
Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited. Both Companies are Authorised and Regulated by the Financial Services Authority.