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Insurancebookers Travel Insurance POLICY SUMMARY

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 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.

Insurance Provider

This insurance is provided by Insurancebookers Limited and underwritten by AIG UK Limited.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final four pages of this Policy Summary).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Emergency Medical Expenses</p> <p>Silver cover Up to £2,000,000</p> <p>Gold cover Up to £5,000,000</p> <p>Platinum cover Up to £10,000,000</p> <p>Gap year Up to £1,000,000</p> <p>An excess is payable per person, per incident unless you have purchased the excess waiver. The excess under Silver cover is £100, under Platinum cover is £50 and under Gold and Gap cover is £75.</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none">• emergency medical, surgical and hospital treatment and ambulance costs;• additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and• repatriation to the United Kingdom if it is medically necessary. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none">• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, AIG Travel Assist, immediately on phone number +44 (0) 1273 400 610; and• Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel Assist. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none">• Cover is not provided if:<ul style="list-style-type: none">- the claim relates to a medical condition or illness which you knew about before you bought this insurance, unless the medical condition or illness had been declared to our medical screening line (phone 0845 603 6748) and accepted for cover;- you are travelling against medical advice or with the intention of receiving medical treatment;- you are receiving or waiting for hospital	<p><i>Page 5, Section B1</i></p> <p><i>Page 2, Medical and Other Emergencies</i></p> <p><i>Page 1 'Health Conditions'</i></p> <p><i>Pages 3 and 4, General Exclusions. number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>investigation or treatment for any undiagnosed condition or set of symptoms or you have been given a terminal prognosis;</p> <ul style="list-style-type: none"> - you are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression; or - the claim relates to pregnancy if you are more than 26 weeks pregnant at the start of or during your trip. <p>If there is a change in your health or the health of anyone travelling with you, a relative or a close business associate, which happens after the policy has been issued and before you travel, you should contact the medical screening line on 0845 603 6748. We have the right to alter the terms of cover in line with the change in risk.</p>	
<p>Cancellation and cutting short your holiday</p> <p>Silver cover and Gap year cover Up to £1,000</p> <p>Gold cover Up to £3,000</p> <p>Platinum cover Up to £5,000</p> <p>An excess is payable per person, per incident unless you have purchased the excess waiver. The excess under Silver cover is £75, under Platinum cover is £35 and under Gold and Gap cover is £50.</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, close business associate or a person with whom you have booked to travel, or a relative or friend living abroad with whom you plan to stay. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact AIG Travel Assist immediately. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the reason for cancellation or curtailment relates to a medical condition or illness which you knew about or should have known about before you bought this insurance, unless the medical condition or illness had been declared to our medical screening line (phone 0845 603 6748) and accepted for cover. 	<p><i>Pages 4, 5 and 6, Sections A and C</i></p> <p><i>Page 2, Medical and Other Emergencies</i></p> <p><i>Page 1, 'Health conditions'</i></p> <p><i>Pages 3 and 4, General Exclusions, number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>This applies to you, a relative, a close business associate, a person you are travelling with and any person upon whom the trip may depend.</p>	
<p>Your Personal Belongings and Baggage</p> <p>Silver cover and Gap year cover Up to £500 Limit for any one item, set or pair – £100 Valuables Limit – £100</p> <p>Gold cover Up to £1,500 Limit for any one item, set or pair – £250 Valuables Limit – £150</p> <p>Platinum cover Up to £2,000 Limit for any one item, set or pair – £300 Valuables Limit – £250</p> <p>An excess is payable per person, per incident unless you have purchased the excess waiver. The excess under Silver cover is £75, under Platinum cover is £35 and under Gold and Gap cover is £50.</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip</p> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> • In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and • In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; - you leave your belongings or baggage unattended in a public place; - the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); or - the loss, theft or damage to valuables occurs whilst not being carried in your hand luggage while you are travelling. 	<p><i>Pages 7 and 8 Section F1</i></p> <p><i>Page 3, General Definitions, 'pair or set of items'</i></p> <p><i>Page 7, Definition relating to section F1, 'valuables'</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Money Silver cover Up to £150. Cash limit - £100</p> <p>Gold cover Up to £300. Cash limit - £200</p> <p>Platinum cover Up to £500. Cash limit - £300</p> <p>Gap Year No cover</p> <p>An excess is payable per person, per incident unless you have purchased the excess waiver. The excess under Silver cover is £75, under Platinum cover is £35 and under Gold cover is £50.</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or if, at the time of loss or theft, the personal money was not carried with you or held in locked safety deposit facilities. 	<p><i>Pages 7 and 8, Section F3</i></p>

Limitations		
<p>Excluded Countries</p>	<p>The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.</p>	<p><i>Page 2, 'Geographical Areas' and Page 4, General Exclusions, numbers 4 and 12</i></p>
<p>Age Limits</p>	<p>To be eligible for cover the following age limits apply at the time you buy this insurance:</p> <p>Single trip – under 75 years of age</p> <p>Annual multi-trip – under 65 years of age</p> <p>Gap year – under 35 years of age</p> <p>The main applicant must be 18 years of age or over at the date of purchase.</p>	<p><i>Page 2, 'Age Limits'</i></p>

Limitations		
Residency	You and all other persons insured on this policy must have lived in the United Kingdom for at least six of the last 12 months before you bought or renewed this policy.	<i>Page 1, 'Residency'</i>
Sports and Activities	You must contact the insurancebookers Helpline on 0870 814 6054 or e-mail enquiries@insurancebookers.com if you are planning to participate in a sport or activity which is not shown in the list of covered activities on page 13 of the policy wording. Please note that for certain sports and activities cover under section H (Personal liability) will not apply.	<i>Pages 1, 2 and 13, 'Sports and Activities'</i>
Additional sections of cover	If you have arranged a single trip policy, provided you are under 65 years of age at the date of buying your policy, by paying an additional premium your policy can include Winter sports cover, Golf cover and Business cover.	<i>Pages 10 to 12, Sections P to W</i>
Law and Jurisdiction	This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.	<i>Page 1, 'Law'</i>

Period of Insurance

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later, unless you have arranged an annual multi-trip policy, in which case cover for cancellation begins when you book your trip or the start date shown on your booking confirmation, whichever is the later. Cover for all other sections begins when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) or from the start date shown on your booking confirmation, whichever is the later. Cover cannot start after you have left the United Kingdom.

Cover finishes when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom) or at the end of the period shown on your booking confirmation, whichever is the earlier. If you are travelling on a one-way trip, cover finishes 24 hours after you first leave immigration control in your final country of destination or at the end of the period shown on your booking confirmation, whichever is the earlier.

If you have purchased a single trip policy you are covered for one trip of up to a maximum of 45 days or a maximum of 12 months for Gap year policy holders. The start and end dates of your trip are set out on your booking confirmation.

If you have purchased an annual multi-trip policy you are covered to take as many trips as you like throughout the annual period of insurance as shown on your booking confirmation provided each trip lasts no longer than 45 days. Under annual multi-trip policies, cover is also provided for up to 17 days in total for winter sports within the period of insurance.

Trips taken within the United Kingdom are covered provided you stay in pre-booked accommodation for at least two nights away from where you usually live. Please note that not all of the sections of cover apply to trips taken solely within the United Kingdom.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you must contact insurancebookers on **0870 814 6054** or by e-mailing **enquiries@insurancebookers.com** within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact insurancebookers to ask to cancel the policy.

If you are a single trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an annual multi-trip or Gap year policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

Claim Notification

You can make a claim by contacting:

AIG Travel Assist, PO Box 60108, London SW20 8US.

Phone: 0845 603 9892 Fax: 0870 130 1953 E-mail: travelassistclaims@aig.com

Your Right to Complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager,

Insurancebookers Limited, 140 Aldersgate Street, London EC1A 4HY

Phone: 0870 814 6054 E-mail: enquiries@insurancebookers.com

In relation to claims matters:

The Customer Care Manager,

AIG Travel Assist, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH

Phone: 0845 603 9892 E-mail: travelassistclaims@aig.com

To help us to deal with your comments quickly, please quote your booking confirmation/claim number and the policyholder/insured person's name.

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at: www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP SILVER COVER

Section	Benefit	Sum Insured to:	Excess*
A	Cancelling Your Trip	£1,000	£75 £30 Loss of Deposit
B1	Medical and Other Expenses Outside of the UK	£2,000,000	£100
B2	Medical and Other Expenses Within the UK	£1,000	£100
B3	Hospital Benefit	Nil	Nil
C	Cutting Your Trip Short	£1,000	£75
D	Missed Departure	£300	£75
E1	Travel Delay	Nil	Nil
E2	Abandoning Your Trip	Nil	Nil
F1	Personal Belongings and Baggage	£500	£75
	Including: Single Article Limit	£100	
	Including: Valuables Limit	£100	
F2	Delayed Baggage	£100	Nil
F3	Personal Money	£150	£75
	Including: Cash Limit	£100	
F4	Passport and Travel Documents	£100	£75
G	Personal Accident	£10,000	Nil
H	Personal Liability	£500,000	£250
I	Legal Expenses	£5,000	£250
J	Hijack	Nil	Nil
K	Catastrophe	Nil	Nil
L	Pet Care	Nil	Nil
M	Home Help	Nil	Nil
N	Securing Your Home	Nil	Nil
O	Transport Home Benefit	Nil	Nil
WINTER SPORTS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE EXTRA PREMIUM. IF YOU HAVE BOUGHT AN ANNUAL MULTI-TRIP POLICY, COVER IS AVAILABLE FOR UP TO 17 DAYS WITHIN THE PERIOD OF THE INSURANCE.			
P1	Winter Sports Equipment	£250	£75
	Including: Single Article Limit	£100	
P2	Winter Sports Equipment Hire	£25 per 24 hours up to £200	Nil
P3	Lift Pass	£200	£75
Q	Ski Pack	£200	Nil
R	Piste Closure	£200	Nil
S	Avalanche Cover	£200	£75

* All excesses can be reduced to nil by paying an additional premium.

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP GOLD COVER

Section	Benefit	Sum Insured to:	Excess*
A	Cancelling Your Trip	£3,000	£50 £20 Loss of Deposit
B1	Medical and Other Expenses Outside of the UK	£5,000,000	£75
B2	Medical and Other Expenses Within the UK	£5,000	£75
B3	Hospital Benefit	£10 per 24 hours up to £2,000	Nil
C	Cutting Your Trip Short	£3,000	£50
D	Missed Departure	£500	£50
E1	Travel Delay	£10 per 12 hours up to £300	Nil
E2	Abandoning Your Trip	£3,000	£50
F1	Personal Belongings and Baggage	£1,500	£50
	Including: Single Article Limit	£250	
	Including: Valuables Limit	£150	
F2	Delayed Baggage	£150	Nil
F3	Personal Money	£300	£50
	Including: Cash Limit	£200	
F4	Passport and Travel Documents	£200	£50
G	Personal Accident	£20,000	Nil
H	Personal Liability	£1,000,000	£250
I	Legal Expenses	£25,000	£250
J	Hijack	£100 per 24 hours up to £500	Nil
K	Catastrophe	£350	£50
L	Pet Care	Nil	Nil
M	Home Help	Nil	Nil
N	Securing Your Home	Nil	Nil
O	Transport Home Benefit	Nil	Nil
WINTER SPORTS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE EXTRA PREMIUM. IF YOU HAVE BOUGHT AN ANNUAL MULTI-TRIP POLICY, COVER IS AVAILABLE FOR UP TO 17 DAYS WITHIN THE PERIOD OF THE INSURANCE.			
P1	Winter Sports Equipment	£350	£50
	Including: Single Article Limit	£250	
P2	Winter Sports Equipment Hire	£25 per 24 hours up to £200	Nil
P3	Lift Pass	£250	£50
Q	Ski Pack	£250	Nil
R	Piste Closure	£250	Nil
S	Avalanche Cover	£250	£50

* All excesses can be reduced to nil by paying an additional premium.

TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP PLATINUM COVER

Section	Benefit	Sum Insured to:	Excess*
A	Cancelling Your Trip	£5,000	£35 £15 Loss of Deposit
B1	Medical and Other Expenses Outside of the UK	£10,000,000	£50
B2	Medical and Other Expenses Within the UK	£10,000	£50
B3	Hospital Benefit	£10 per 24 hours up to £3,000	Nil
C	Cutting Your Trip Short	£5,000	£35
D	Missed Departure	£800	£35
E1	Travel Delay	£10 per 12 hours up to £500	Nil
E2	Abandoning Your Trip	£5,000	£35
F1	Personal Belongings and Baggage	£2,000	£35
	Including: Single Article Limit	£300	
	Including: Valuables Limit	£250	
F2	Delayed Baggage	£250	Nil
F3	Personal Money	£500	£35
	Including: Cash Limit	£300	
F4	Passport and Travel Documents	£300	£35
G	Personal Accident	£30,000	Nil
H	Personal Liability	£2,000,000	£250
I	Legal Expenses	£50,000	£250
J	Hijack	£100 per 24 hours up to £1,000	Nil
K	Catastrophe	£500	£35
L	Pet Care	£25 per 24 hours up to £500	Nil
M	Home Help	£100	Nil
N	Securing Your Home	£500	Nil
O	Transport Home Benefit	£75	Nil
WINTER SPORTS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE EXTRA PREMIUM. IF YOU HAVE BOUGHT AN ANNUAL MULTI-TRIP POLICY, COVER IS AVAILABLE FOR UP TO 17 DAYS WITHIN THE PERIOD OF THE INSURANCE.			
P1	Winter Sports Equipment	£500	£35
	Including: Single Article Limit	£300	
P2	Winter Sports Equipment Hire	£25 per 24 hours up to £200	Nil
P3	Lift Pass	£300	£35
Q	Ski Pack	£300	Nil
R	Piste Closure	£300	Nil
S	Avalanche Cover	£300	£35

* All excesses can be reduced to nil by paying an additional premium.

TABLE OF BENEFITS FOR GAP YEAR COVER

Section	Benefit	Sum Insured to:	Excess
A	Cancelling Your Trip	£1,000	£50 £20 Loss of Deposit
B1	Medical and Other Expenses Outside the UK	£1,000,000	£75
C	Cutting Your Trip Short	£1,000	£50
D	Missed Departure	£300	£50
F1	Personal Belongings and Baggage	£500	£50
	Including: Single Article Limit	£100	
	Including: Valuables Limit	£100	
F4	Passport and Travel Documents	£150	£50
G	Personal Accident	£5,000	Nil
H	Personal Liability	£500,000	£250
I	Legal Expenses	£5,000	£250

TABLE OF BENEFITS FOR GOLF COVER

GOLF COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE ADDITIONAL PREMIUM

Section	Benefit	Sum Insured to:	Silver cover Excess*	Gold cover Excess*	Platinum cover Excess*
T1	Golf Equipment				
	Own Equipment	£1,500	£75	£50	£35
	Including: Single Article Limit	£500			
	Hired Equipment	£500	£75	£50	£35
T2	Golf Equipment Hire	£50 per 24 hours up to £150	Nil	Nil	Nil
U	Hole in One Cover	£50	Nil	Nil	Nil

TABLE OF BENEFITS FOR BUSINESS COVER

BUSINESS COVER IS ONLY AVAILABLE IF YOU PAY THE APPROPRIATE ADDITIONAL PREMIUM

Section	Benefit	Sum Insured to:	Silver cover Excess*	Gold cover Excess*	Platinum cover Excess*
V1	Business Equipment	£1,000	£75	£50	£35
	Including: Single Article Limit	£500			
	Business Samples and Documents	£1,500	£75	£50	£35
	Including: Single Article Limit £250	£250			
V2	Business Money	£500	£75	£50	£35
	Including: Cash Limit	£300			
W	Replacing Staff	£3,000	Nil	Nil	Nil

This insurance is provided by Insurancebookers Limited and underwritten by AIG UK Limited. Insurancebookers Limited is an appointed representative of AIG UK Limited, which is authorised and regulated by the Financial Services Authority (FSA number 202628) and is a member of the Association of British Insurers and a member company of American International Group, Inc. This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

