

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 policy schedule, 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.

**Type of Insurance and Cover -**

Travel insurance for single or annual multi trips – *Please refer to your policy schedule for your selected cover.*

A range of optional covers are available - *Please see the features and benefits table on the following pages for further information.*

**Conditions -**

- It is essential that you refer to the pre-existing medical conditions section in the policy wording as failure to comply with these conditions may jeopardise your claims or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy – *Please refer to the policy wording for full details.*

**Insurer**

This insurance is underwritten by White Horse Insurance Ireland dac. Registered Office: First Floor, Rineanna House, Shannon Free Zone, Shannon, Country Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. This can be checked by visiting their website at [www.centralbank.ie](http://www.centralbank.ie).

**Duration**

This is an annually renewable or single trip policy - Please refer to your policy schedule for your selected cover.

**Residency**

This policy is only available to you if you are permanently resident in the United Kingdom and are registered with a Medical Practitioner in the United Kingdom.

**Cancellation Period**

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so by writing to the address on your policy schedule for a refund providing you have not travelled and no claim has been made or will be made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made.

**Pregnancy**

This policy does not intend to cover the normal costs or losses otherwise associated with pregnancy (including multiple pregnancy) or childbirth. This policy will, however, cover you should complications arise with your pregnancy which fall within the definition of complications of pregnancy and childbirth which occurs during your period of insurance.

**The Law applicable to this contract**

You and we are free to choose the laws applicable to the policy. We propose to apply the laws of the Republic of Ireland and by purchasing this policy you have agreed to this.

## Features & Benefits

This table shows the maximum benefits you can claim. Some sections are optional, but your policy schedule will confirm any optional cover you have chosen.

SECTION	SILVER		GOLD		PLATINUM		LONGSTAY		
	Cover Limit	Excess	Cover Limit	Excess	Cover Limit	Excess	Cover Limit	Excess	
<b>Cancellation &amp; Curtailment</b>	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75	
Excursions	No Cover	Nil	£100	£65	£200	£65	£150	£75	
<b>Catastrophe</b>	No Cover	Nil	Up to £150	Nil	Up to £300	Nil	£700	£75	
<b>Emergency Medical Expenses</b>	£2,000,000	£100	£5,000,000	£100	£10,000,000	£100	£5,000,000	£100	
Emergency dental treatment	£200	£100	£200	£100	£200	£100	£200	£100	
Burial Costs/Body Repatriation	£5,000	Nil	£5,000	Nil	£5,000	Nil	£5,000	Nil	
<b>Repatriation</b>	£500,000	£100	£1,000,000	£100	£2,000,000	£100	£500,000	£100	
<b>Hospital Benefit</b>	No Cover	Nil	£25 for each complete 24hr period up to £500	Nil	£25 for each complete 24hr period up to £2,000	Nil	£15 for each complete 24hr period up to £300	Nil	
<b>Personal Possessions</b>	No Cover	Nil	£500	£65	£2,000	£65	£1,000	£75	
Single item limit			£100		£150		£200		
Valuables limit			No Cover		£200		£200		
<b>Travel Documents</b>	No Cover	Nil	£100	£65	£300	£65	£150	£75	
<b>Baggage Delay</b>	No Cover	Nil	No Cover	Nil	£150	Nil	£150	Nil	
<b>Personal Money</b>	No Cover	Nil	£100	£65	£150	£65	£200	£75	
Cash Limit			£50		£50		£150		
Cash (Insured aged under 18)			£50		£50		£50		
<b>Personal Accident</b>	£10,000	Nil	£10,000	Nil	£25,000	Nil	£15,000	Nil	
<i>Loss of Limbs or Sight</i>	£10,000		£10,000		£25,000		£15,000		
<i>Permanent Total Disablement</i>	£10,000		£10,000		£25,000		£15,000		
Death (Insured aged 16+)	£5,000		£5,000		£5,000		£7,000		
Death (Insured aged under 16)	£1,000		£1,000		£1,000		£1,000		
<b>Missed Departure</b>	No Cover	Nil	£500	£65	£1,000	£65	£500	£75	
<b>Delayed Departure</b>	No Cover	Nil	£10 for each full 12hr delay up to £150	Nil	£20 for each full 12hr delay up to £300	Nil	£20 for each full 12hr delay up to £100	Nil	
<b>Holiday Abandonment</b>	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75	
<b>Personal Liability</b>	£500,000	£250	£1,000,000	£250	£2,000,000	£250	£2,000,000	£275	
<b>Legal Expenses</b>	No Cover	Nil	£15,000	Nil	£15,000	Nil	No Cover	Nil	
<b>Repeat Cover</b>	No Cover	Nil	No Cover	Nil	No Cover	Nil	£700	Nil	
Curtailment Worldwide							£700		
Resuming the trip Worldwide							£350		
Curtailment Europe							£350		
Resuming the trip Europe							£350		
<b>Scheduled Airline Failure</b>	No Cover	Nil	No Cover	Nil	£3,000	£65	No Cover	Nil	
<b>WINTERSPORTS COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM OR ON PURCHASING AN ANNUAL POLICY.</b>									
<b>Ski Equipment</b>	No Cover	Nil	No Cover	Nil	£500	£65	No Cover	Nil	
<b>Ski Hire</b>					£20 for each 24hr period up to £500	Nil			
<b>Ski Pack</b>					£300	Nil			
<b>Piste Closure</b>					£20 for each complete 24hr period up to £200	Nil			
<b>Delay due to avalanche</b>					£100 after full 12hr delay	Nil			
<b>BUSINESS COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.</b>									
<b>Business Equipment</b>	No Cover	Nil	No Cover	Nil	£2,000	£65	No Cover	Nil	
<b>Single item limit</b>					£500				
Emergency courier expenses					£250				Nil
<b>Business Equipment Delay</b>					£150 per day up to £600				Nil
<b>Business Equipment Hire</b>					£150 per day up to £600				Nil
<b>Business Money</b>					£250				£65
<b>Replacement Employee</b>	No Cover	Nil	No Cover	Nil	£3,000	£65			
<b>GOLF COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.</b>									
<b>Golf Equipment</b>	No Cover	Nil	No Cover	Nil	£1,500	£65	No Cover	Nil	
Single item limit					£300				
<b>Golf Equipment Hire</b>					£25 per day up to £200				Nil
<b>Non Refundable Golfing Fees</b>					£75 per day up to £300	Nil			
<b>INDEPENDENT TRAVELLER COVER - SUBJECT TO PAYMENT OF AN ADDITIONAL PREMIUM.</b>									
<b>Extended Cancellation &amp; Curtailment</b>	No Cover	Nil	£750	£65	£3,000	£65	£1,500	£75	
<b>Extended Delayed Departure &amp; Holiday Abandonment</b>	No Cover	Nil	£10 for each full 12hr delay up to £150	Nil	£20 for each full 12hr delay up to £300	Nil	£20 for each full 12hr delay up to £100	Nil	
<b>Extended Missed Departure</b>	No Cover	Nil	£500	£65	£1,000	£65	£500	£75	

### **Significant or unusual exclusions or limitations**

Please refer to 'What is not covered' under each section of the policy wording for further details.

- The standard excesses will be shown within your policy wording or on the policy schedule.
- This policy is only available if:
  - You are permanently resident in the United Kingdom,
  - You are registered with a Medical Practitioner in the United Kingdom,
  - You are in the United Kingdom at the time of purchasing this policy,
  - Your trip starts and ends in the United Kingdom within the dates shown on your policy certificate (for single trip, annual multi trip and longstay policies only),
  - Your trip starts in the United Kingdom (one way trip cover only).

### **General exclusions:**

- War, risk of war, civil commotion or unrest, terrorism, (except under the Emergency Medical Expenses & Repatriation, the Hospital Benefit and the Personal Accident sections unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of activities and practices that are excluded - please refer to the Hazardous Sports & Activities section and the general exclusions section of the policy wording.
- Wilful, self inflicted injury, solvent or drug abuse.
- Self exposure to needless peril.
- Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency. (In respect of you drinking too much alcohol, we do not expect you to avoid alcohol but we will not cover any claims that occur because you have drunk so much alcohol that your judgement is affected and you need to make a claim as a result).
- Any claims resulting from you:
  - a) jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including tombstoning or shore diving,
  - b) climbing on top of or jumping from a vehicle,
  - c) climbing or jumping from a building or balcony,
  - d) climbing or moving from any external part of any building to another part (excluding where stairs are being used) and falling, regardless of the heightunless your life is in danger or you are attempting to save human life.
- Unlawful actions and any subsequent legal proceedings brought against you.
- Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public against all, or against all but essential travel.
- Any circumstances known prior to the date this insurance is purchased or the time of booking any trip which could reasonably be expected to give rise to a claim.

### **Exclusions under Cancellation or Curtailment:**

- Any circumstances known prior to the date this insurance is purchased or the time of booking any trip which could reasonably be expected to give rise to a claim.
- Any claims arising from you suffering from any form of a psychological condition (including anxiety, stress, depression, psychiatric or eating disorders or phobias)

### **Emergency Medical Expenses & Repatriation:**

- Treatment or surgery which in the opinion of the medical practitioner in attendance can wait until your return to your home area.
- Expenses incurred as a result of a medical condition where the recommended inoculations have not been undertaken.

### **Exclusions under Personal Possessions:**

- Valuables left unattended at any time unless in a locked hotel safe, locked safety deposit box or in your locked accommodation.
- Personal possessions contained in an unattended motor vehicle, unless taken from a locked boot, glove box or locked & secured roof box between 8 a.m. and 8 p.m. (local time) and there is evidence of forced entry which is confirmed by a police report.
- Contact or corneal lenses, hearing aids, dental or medical fittings, computer equipment and computer accessories of any kind and other items are excluded – Please refer to the policy wording for the full list.

### **Exclusions under Personal Money:**

- claims arising for personal money left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- claims arising for loss or theft of personal money which at the time of such loss or theft was located in checked-in luggage or an unattended motor vehicle at any time.

### **Exclusions under Personal Liability:**

- Pursuit of any trade, business or profession, or the ownership, possession or use of any vehicles, aircraft or mechanically operated watercraft.

**Exclusions under Delayed Departure:**

- Strike or industrial action publicly know by the date the insurance is purchased by you.

**Exclusions under Missed Departure:**

- Strike or industrial action publicly known by the date the insurance is purchased by you.

**Exclusions under Ski Equipment:**

- claims for damage to, or loss or theft of ski equipment, if it has been left unattended in a public place, left in an unattended motor vehicle or left in the custody of a person who does not have an official responsibility for the safekeeping of the property.
- claims for ski equipment which is over five years old.

**Claim notification**

To make a claim please e-mail [claims@white-horse.ie](mailto:claims@white-horse.ie) or call us on +44 (0) 1733 224 845.

When you contact us please ensure you have the following information available to you as we will require it to register your claim:

- Master policy reference of WHIIL/COVER4TRAVEL/06/2017.
- Details of where you purchased your policy (Cover4travel.com)
- Your policy number
- Date of purchase of your policy
- Trip booking details
- Actual or intended travel dates
- Incident date
- Brief circumstances of your claim
- Value of your claim

Please note that your claim may be delayed if you are unable to provide us with the above information.

**Making Yourself Heard**

Any complaint concerning your policy should in the first instance be addressed to Cover4 Travel.com.

Any complaint concerning a claim should be addressed to the The Customer Experience Manager, White Horse Insurance Ireland dac.

If the complaint is still not resolved, you can approach The Financial Services Ombudsman's Bureau.

Full details of addresses and contact numbers can be found within the Making yourself heard section of your policy wording.

**Financial Services Compensation Scheme (FSCS)**

White Horse Insurance Ireland dac is covered by the Financial Services Compensation Scheme. If White Horse Insurance Ireland dac 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](http://www.fscs.org.uk).