



Coverworks UK - 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.

Purpose of this Insurance – to provide financial protection and emergency assistance for your trip(s).

Period of Cover – as stated on your Validation Certificate.

The Cover				
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation	£3,000	£150 (£15 loss of deposit)	Section 1	Page 8
Curtailment	£3,000	£150	Section 2	Pages 8 & 9
Missed Departure	£750	Nil	Section 3	Pages 9 & 10
Travel Delay	£250/£3,000	£150 (Abandonment only)	Section 4	Page 10
Personal Accident	£20,000	Nil	Section 5	Pages 10 & 11
Medical Emergency Expenses	£5,000,000	£150	Section 6	Pages 11 & 12
Medical Inconvenience Benefit	£500	Nil	Section 7	Page 12
Personal Property	£1,500	£100	Section 8	Pages 12 & 13
Single Article Limit	£250			
Valuables Limit	£250			
Sunglasses	£75			
Delayed Baggage	£150	Nil		
Personal Money	£500 (£250 cash)	£100		
Loss of Passport (incl. Visa)/Driving Licence	£500	Nil	Section 9	Pages 13 & 14
Personal Public Liability	£2,000,000	Nil	Section 10	Page 14
Hijack	£1,000	Nil	Section 11	Page 14
Mugging Benefit	£100	Nil	Section 12	Page 15
Legal Expenses	£20,000	Nil	Section 17	Page 17

Winter Sports Cover (upon payment of additional premium)

Ski Equipment	£500	£100	Section 13	Pages 15 & 16
Ski Pack	£300	£100	Section 14	Page 16
Piste Closure	£300	Nil	Section 15	Pages 16 & 17
Avalanche Closure	£150	Nil	Section 16	Page 17

Principal Exclusions and Limitations	Policy Reference
<p>Medical Health Requirements</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 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.</p> <p>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 Coverworks on 01270 625431. If you have any queries regarding cover, you should contact Coverworks for advice.</p>	Medical Health Requirements - Clause Page 5

<p>Hazardous Holiday Activities & Dangerous Pursuits</p> <p>Cover is provided for many such activities, provided they are not pre-planned or booked before leaving the United Kingdom. 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. If you are unsure whether the particular activity / pursuit is considered hazardous by us or it is pre-planned and booked before leaving the United Kingdom, you should contact Coverworks for advice.</p>	<p>General Exclusions - Pages 18 & 19</p> <p>Amateur Sports & Hazardous Activities - Pages 22 & 23</p>
<p>Personal Property & Personal Money</p> <p>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.</p>	Section 8 - Pages 12 & 13
<p>Duration of Cover</p> <p>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.</p>	Important Notes - Page 6
<p>If you change your mind</p> <p>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 Coverworks.</p>	Period of Insurance - Page 5

MAKING A CLAIM – 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)20 8763 3011 (Fax +44 (0)20 8763 3035).

Travel Legal Expenses Claims – Telephone Lexceteras Limited 0871 222 9842.

All other Claims please report to:
Claims International Limited,
14th Floor Leon House,
201-241 High Street,
Croydon,
Surrey
CR9 1ER.
Telephone 020 8680 5142 (Fax 020 8760 0298).
Please quote Scheme Number 494

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:-

- Coverworks if your complaint is 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 21 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

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)- both Optimum Underwriting Limited and 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: Somers, Cranbrook Road, Benenden, Kent TN17 4ET.
Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited. Both Companies are Authorised and Regulated by the Financial Services Authority.