

## Your Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

### Insurer

White Horse Insurance Ireland Limited.

Cover4travel.com is a trading style of UK & Ireland Insurance Services (Online) Limited. UK & Ireland Insurance Services (Online) Limited is authorised & regulated by the Financial Services Authority.

### Type of cover

This is a travel policy that, subject to the terms, conditions and exclusions contained in the policy booklet, provides certain financial protection and medical assistance for your trip(s).

### Period of Insurance

The policy you have purchased will run for the period of insurance shown on your certificate.

### Your right to cancel this policy

We hope that you are happy with the cover this policy provides. However, if after reading the policy documentation, this insurance does not meet your requirements, please return it within 14 days of issue and we will refund your premium, provided no claims exist & travel has not taken place. Thereafter you may cancel the policy at any time; however no refund of premium shall be made.

### How to make a claim

If you need to make a claim, please obtain a claim for no later than 45 days after the event by:

- Telephoning White Horse Administration Services Limited on 0871 664 7995, or
- Writing to White Horse Administration Services Ltd, PO Box 173, Bradford, BD11 2WS.

Please quote reference WHIL/Cover4travel/05/2009 in all correspondence.

### How to complain

It is the intention to give you the best possible service but if you do have any questions or concerns about this policy or the handling of a claim you should contact us as follows:

#### Complaint regarding sales service:

Write to: Complaints Officer, Cover4travel.com, UK & Ireland Insurance Services (online) Limited, Bank House, Warwick Street, Manchester, M25 3HN. Tel: 0844 826 2031. E-mail: [customerservices@ukandireland.com](mailto:customerservices@ukandireland.com)

If you are still not satisfied with our decision after following this procedure, you may then write to The Financial Services Ombudsman's Bureau contact details are listed below.

#### Complaint regarding a claim:

Write to: The Claims Manager, White Horse Administration Services Ltd  
PO Box 173, Bradford, BD11 2WS.

If you are still not satisfied with our decision after following this procedure, you may then write to:

The Financial Services Ombudsman's Bureau, Third Floor Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland  
LoCall: 1890 882090, Tel: 00353 (1) 6620 899, Fax: 00353 (1) 6620 890

Please quote your insurance policy number and your claim number in all your correspondence to all parties involved with this procedure. This procedure is intended to provide you with a prompt and practical service with any complaints that you may have, and does not affect your legal rights.

### About your cover

	<b>Features &amp; benefits automatically included</b>	<b>Policy Section</b>
<b>Medical conditions existing prior to purchasing this policy</b>	Your policy contains certain exclusions relating to pre-existing medical conditions that affects you or your travelling companions. Please ensure you read the MEDICAL SCREENING QUESTIONS and general exclusions in your policy wording.	MEDICAL SCREENING QUESTIONS Page 4 and 'Exclusions applicable to all sections of the policy' pages 19-20
<b>Age Limits</b>	There are different age limits under the policy according to the type of policy purchased.	'Read me first' Page 4
<b>Residency</b>	This policy is only available to you if you are permanently resident in the United Kingdom.	'Read me first' Page 4
<b>Hazardous sports &amp; activities</b>	You are only covered under the policy for claims arising from the activities listed within the definition of hazardous sports & leisure activities on page 8 of your policy booklet, unless you have contacted cover4travel.com and paid any additional premium prior to travel.  You maybe covered when participating in certain winter sports if you have paid to extend your cover.	'Policy Definition' Page 8  'Wintersports' Policy Definition Page 10, Cover pages 15-16
<b>Law &amp; Jurisdiction</b>	The Insurer and the Insured are entitled to choose the law applicable to the insurance contract. The Insurer chooses English Law and in the absence of any agreement to the contrary, English Law shall apply.	'Read me first' Page 4

**The significant product features, benefits & exclusions**

Sections of Cover	Significant features & benefits	Policy limits & exclusions applying to significant covers	Page																	
<p><b>SECTION A1 CANCELLATION &amp; CURTAILMENT</b></p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Silver</td> <td>Nil</td> </tr> <tr> <td>Gold</td> <td>£750</td> </tr> <tr> <td>Platinum</td> <td>£3,000</td> </tr> <tr> <td>Longstay</td> <td>£1,500</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Silver	Nil	Gold	£750	Platinum	£3,000	Longstay	£1,500	<p>Provides cover for travel, accommodation, excursions, car hire &amp; activities that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your trip.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary &amp; unavoidable and must fall into one of the reasons listed in the Policy. <b>An excess will apply for claims made under this section, refer to the Schedule of Benefits.</b></p>	<p>Pages 10 -11</p> <p>Page 6</p>							
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<p><b>SECTION B1 &amp; B2 EMERGENCY MEDICAL EXPENSES &amp; REPATRIATION</b></p> <table border="1"> <thead> <tr> <th rowspan="2">Policy Type</th> <th colspan="2">Sum Insured (up to)</th> </tr> <tr> <th>Medical Expenses</th> <th>Repatriation</th> </tr> </thead> <tbody> <tr> <td>Silver</td> <td>£2m</td> <td>£500,000</td> </tr> <tr> <td>Gold</td> <td>£5m</td> <td>£500,000</td> </tr> <tr> <td>Platinum</td> <td>£10m</td> <td>£2m</td> </tr> <tr> <td>Longstay</td> <td>£3m</td> <td>£500,000</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)		Medical Expenses	Repatriation	Silver	£2m	£500,000	Gold	£5m	£500,000	Platinum	£10m	£2m	Longstay	£3m	£500,000	<p>Provides cover for costs arising in the event of illness, injury or death during the trip &amp; where necessary the provision of medical assistance.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the UK. Medical cover does not apply to treatment received in your country of residence. <b>An excess will apply for claims made under this section, refer to the Schedule of Benefits.</b></p>	<p>Pages 11-12</p> <p>Page 6</p>
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<p><b>SECTION D PERSONAL POSSESSIONS</b></p> <table border="1"> <thead> <tr> <th>Policy Type</th> <th>Sum Insured (up to)</th> </tr> </thead> <tbody> <tr> <td>Silver</td> <td>Nil</td> </tr> <tr> <td>Gold</td> <td>£500</td> </tr> <tr> <td>Platinum</td> <td>£2,000</td> </tr> <tr> <td>Longstay</td> <td>£1,000</td> </tr> </tbody> </table>	Policy Type	Sum Insured (up to)	Silver	Nil	Gold	£500	Platinum	£2,000	Longstay	£1,000	<p>Provides cover for your own personal possessions &amp; baggage if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership &amp; value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss, theft or damage.  The amount payable will include an allowance for wear &amp; tear and loss of value. Your policy has a limit for each single item (this includes a pair or set). Your policy has a limit for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. <b>An excess will apply for claims made under this section, refer to the Schedule of Benefits.</b></p> <p>There are several items which are not considered to be personal Possessions, please refer specifically to the definition of Personal Possessions.</p>	<p>Pages 12-13</p> <p>Page 6</p> <p>Page 9</p>							
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**Compensation scheme**

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Fund. The Insurance Compensation Fund 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 Financial Services Authority.