

ABBEYGATE

This Policy Summary is designed to provide You with an indication of the significant features, limitations and exclusions applicable to the insurance policy. This summary does not contain the full terms and conditions of the contract, all of which can be found in the policy wording booklet, available from Your Issuing Agent.

PURPOSE: This policy is designed to help You recover the cost of emergency medical expenses and other specified losses that could occur while You are travelling.

6 The *Trip Travel* policy will provide cover for one specific trip, up to a maximum duration of 100 days to 75 years of age, and up to 17 days if you are over 75 and up to 80 years of age.

6 The *Long Stay* policy will provide cover for one specific trip, up to a maximum duration of 18 months. Please refer to Period of Insurance in Meaning of Words.

6 The *Year Round* policy provides cover for any number of trips in the 12-month Period of Insurance. Each trip is covered up to a maximum of 100 days duration if you are aged up to 65 years, and up to 35 days if you are over 65 years and up to 80 years of age. The *Year Round* policy also includes cover for up to 17 days Winter Sports.

MEDICAL CONDITIONS: Pre-Existing Medical Conditions are not covered unless declared and accepted by the Insurers in writing prior to travel. Claims directly or indirectly relating to known Pre-Existing Medical Conditions affecting any close relative, travelling companion or person with whom You intend to stay may also be excluded. **(Please refer to the Important Strict Medical Health Requirements in the policy wording booklet.)**

SIGNIFICANT POLICY FEATURES, LIMITATIONS AND EXCLUSIONS: The main policy features are set out in the tables below. Please refer to relevant sections of the Policy Wording booklet for more information.

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	EXCESS	POLICY SECTION
<p>Personal Assistance Services Provides help to replace lost travel documents, prescription medication, trace luggage, transfer emergency funds, relay messages, and other assistance services. Pre-travel information is also available.</p>	<p>6 Max Limit of £250 6 Homecall referral only available to UK residents <u>Cover is not provided for:</u> 6 United Kingdom trips 6 The cost of drugs or documents</p>	Nil	1
<p>Medical Emergency & Repatriation Covers emergency medical expenses and repatriation for each insured person following sudden and unforeseen bodily injury or illness or death during a trip abroad.</p>	<p>6 Max Limit of £5,000,000 <u>Cover is not provided for:</u> 6 Failure to obtain Insurers' prior authorisation before incurring expenses of more than £500 6 Claims arising from any Pre-Existing Medical Condition unless declared to Insurers and accepted in writing 6 Air sea rescue costs 6 Cosmetic surgery 6 Tropical diseases where medical advice has not been followed</p>	£65	2

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<p>Emergency Dental Treatment Covers temporary treatment for the immediate relief of pain and/or discomfort.</p>	<p>6 Max Limit £250 <i>Cover is not provided for:</i> 6 Any self-inflicted damage (e.g. by tooth-brushing) 6 Dental treatment involving the provision of dentures or artificial teeth or the use of precious metals 6 Any damage to dentures when not being worn by You</p>	£65	3
<p>Additional Accommodation & Travelling Costs Covers additional accommodation and travelling costs of anyone medically required to accompany You home.</p>	<p>6 Max Limit £1,000 <i>Cover is not provided for:</i> 6 Failure to contact Insurers first to make all travel arrangements 6 Accommodation costs other than the cost of the room</p>	Nil	4
<p>Hospital Daily Benefit Provides a daily benefit per complete day of in-patient treatment towards ancillary costs.</p>	<p>6 Max Limit £1,500 (£30 per complete day) <i>Cover is not provided for:</i> 6 Trips within Your Home country</p>	Nil	5
<p>Cancellation, Curtailment & Trip Interruption Covers pre-arranged travel and accommodation expenses that are irrecoverable in the event that You have to cancel or cut short Your trip.</p>	<p>6 Max Limit £5,000 <i>Cover is not provided for:</i> 6 Claims arising from any pre-existing medical condition unless declared to, and accepted in writing by, the Insurers 6 Cancellation due to pregnancy or childbirth unless necessary due to certified medical complications 6 Claims arising from any circumstances You knew about when booking the journey which indicated You might need to cancel 6 Failure of the provider of any part of the booked trip to supply the service or transport</p>	£65	6
<p>Travel Delay Provides a benefit if Your first outward or final inward international transport departure is delayed due to certain circumstances for more than 12 hours beyond the intended departure time.</p>	<p>6 Max Limit £300 (£20 for first 12 hours, £10 for each subsequent 12 hours) 6 Written confirmation from the carrier giving the is period and reason for the delay must be obtained <i>Cover is not provided for:</i> 6 Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip 6 Trips within the Home country</p>	Nil	7
<p>UK Departure Assistance & Missed UK Connection Covers additional costs (travel or accommodation where necessary) incurred if You are delayed or miss Your connection due to failure of scheduled public transport or breakdown of or accident to the private vehicle in which You are travelling on the outward journey from, or on return to, the United Kingdom.</p>	<p>6 Max Limit £500 <i>Cover is not provided for:</i> 6 Strike or Industrial Action which had started or been announced before You made travel arrangements for the Trip 6 Additional costs where the transport operator offered reasonable alternative arrangements. 6 Insufficient time allowed to reach the departure point 6 Immobilisation or loss of any vehicle You have taken on Your trip</p>	Nil	8

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	EXCESS	POLICY SECTION
<p>Missed Departure on the Outward Journey</p> <p>Covers reasonable additional travelling and accommodation expenses necessarily incurred to reach Your booked destination by the most direct alternative route due to failure of scheduled public transport or breakdown of or accident to the private vehicle in which You are travelling.</p>	<p>6 Max Limit £500 (Europe) / £1,000 (outside Europe) <u>Cover is not provided for:</u> 6 Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip 6 Additional costs where the transport operator offered reasonable alternative arrangements 6 Insufficient time allowed to reach the departure point 6 Claims under Section 7 in conjunction with the same event</p>	Nil	9
<p>Personal Baggage</p> <p>Covers Your personal baggage if damaged, stolen, destroyed or lost (and not recovered). Any settlement will represent the cost of replacement and may include a deduction for wear, tear and depreciation.</p>	<p>6 Max Limit £2,000 (Economy - £200) 6 Sub-limits apply for single items, pairs and sets, business goods and for valuables <u>Cover is not provided for:</u> 6 Items left in an unattended motor vehicle if not locked out of sight in a secure baggage area and no forcible and violent means of entry were evident 6 Loss, theft or damage to Valuables left in the custody of an airline and/or packed in baggage left in the baggage hold or storage area of another carrier 6 Losses not supported by suitable reports or documentation from an appropriate agency obtained within 24 hours of the loss 6 Confiscation or detention by lawful authorities 6 Sports gear whilst in use</p>	£65	10
<p>Baggage Delay on Your Outward Journey</p> <p>Benefit provided to purchase essential items if Your baggage is certified lost or misplaced on Your outward journey.</p>	<p>6 Max Limit £100 (after 12 hours) <u>Cover is not provided for:</u> 6 Trips within the Home country 6 Failure to provide receipts and a report from the Carrier confirming the length of the delay</p>	Nil	11
<p>Money & Passport</p> <p>Covers the loss, theft, damage or destruction of money You are carrying on Your person or which You have left in a safety deposit box. Covers reasonable travel and accommodation costs incurred in replacing a lost or stolen passport.</p>	<p>6 Max Limit £500 (£200 for cash) <u>Cover is not provided for:</u> 6 Passport loss in Home country 6 Losses not supported by suitable reports or documentation from an appropriate agency obtained within 24 hours of the loss 6 Losses due to confiscation, detention or depreciation 6 Cost of the replacement passport itself</p>	£65	12
<p>Personal Liability</p> <p>Covers legal liabilities for accidental bodily injury to, or death of, any person and/or accidental loss or damage to their property. You are covered for all sums which You become legally liable to pay as compensation and all law costs awarded to any claimant or incurred in defence of any claim that is contested by Insurers or with our consent.</p>	<p>6 Max Limit £2,000,000 <u>Cover is not provided for:</u> 6 Loss or payments covered by any other insurance in force 6 Injuries or death of Your family or household 6 Property belonging to a member of Your family or household 6 Losses arising from ownership or use of aircraft, vehicles, animals or firearms. 6 Losses arising from the transmission of a communicable disease 6 Trips within the Home country</p>	Nil	13

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	EXCESS	POLICY SECTION
<p>Personal Accident</p> <p>Cover provided to compensate for loss of life, limb or sight or permanent total disablement during a trip or within 12 months of such an accident occurring during a trip. Reduced benefits apply for under 16s and over 65s.</p>	<p>6 Max Limit £20,000</p> <p><u>Cover is not provided for:</u></p> <p>6 Injuries not caused solely by outward, violent and visible means</p> <p>6 Disablement due to psychological or mental trauma unconnected to bodily injury</p> <p>6 Involvement in sports or recreational activities</p>	<p>Nil</p>	<p>14</p>
<p>Legal Protection</p> <p>Provides cover for expenses incurred in the legal pursuit of compensation if You suffer death, illness or personal injury during Your trip, or if Your Home suffers damage during 6 Trip where we consider that You are likely to obtain a reasonable settlement.</p>	<p>6 Max Limit £25,000</p> <p>6 Insurers will have complete control over the legal proceedings</p> <p><u>Cover is not provided for:</u></p> <p>6 Costs or expenses not authorised by Insurers the</p> <p>6 Claims not reported within 90 days of the incident</p> <p>6 Trips within the Home country</p> <p>6 Claims against Insurers, their agents or an insurer underwriting any section of this policy, or a travel agent, tour operator or Carrier</p> <p>6 Claims against the provider or organiser of any sports or recreational activity</p>	<p>Nil</p>	<p>15</p>
<p>Sports and Recreational Activities Cover</p> <p>Provides cover for participation in certain recreational activities on an occasional, non-professional basis. Conditions and restrictions to cover may apply.</p>	<p>6 Duration cannot exceed 20% of trip or more than 21 days, whichever is lesser, in any one Period of Insurance</p> <p><u>Cover is not provided for:</u></p> <p>6 Participation in activities under General Exclusion 16</p> <p>6 Claims under Section 14</p>	<p>£65</p>	<p>21</p>

WINTER SPORTS COVER: Where the policy is extended to cover Winter Sports, the summary below applies. All terms, conditions and exclusions of the policy continue to apply in respect of Winter Sports except where amended under this section.

The following sports are **NOT** covered: bobsleigh, heli-skiing, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting, skiing/snowboarding outside recognised and authorised areas.

POLICY FEATURES	SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS	EXCESS	POLICY SECTION
<p>Cancellation or Curtailment</p> <p>In addition to Section 6: cover for financial loss from unused ski passes or ski-school fees unrecoverable by other means.</p> <p>Proportionate cover for unused ski-pack is available where You are certified unable to ski due to unforeseen accident or injury.</p>	<p>6 Max Limit £5,000</p>	<p>£65</p>	<p>16</p>
<p>Skis, Ski Equipment & Ski Pass</p> <p>In addition to Section 10: cover where ski equipment belonging to or hired by You is/ are damaged, stolen destroyed or lost.</p> <p>Cover if Your ski pass You are carrying on Your person or have left in a safety deposit box is lost, stolen, damaged or destroyed.</p> <p>Cover for ski equipment whilst in use.</p>	<p>6 Max Limit £500 for skis/ski equipment; £250 for ski pass</p> <p><u>Cover is not provided for:</u></p> <p>6 Skis not locked to a roof rack locked to the roof a vehicle</p> <p>6 Skis, ski equipment or ski pass where inadequate precautions taken to secure their safety or left unattended</p>	<p>Nil</p>	<p>17</p>
<p>Baggage Delay</p> <p>In addition to Section 11: benefit for the hire of replacement ski equipment if Your luggage is certified as delayed on Your outward journey.</p>	<p>6 Max Limit £300 (£15 per day for delay in excess of 12 hours)</p> <p><u>Cover is not provided for:</u></p> <p>6 Claims not supported by receipts</p>	<p>Nil</p>	<p>18</p>
<p>Piste Closure</p> <p>Benefit provided if insufficient snow causes a total closure of the lift system, preventing You from skiing for more than 24 hours.</p> <p>Cover is available for reasonable expenses incurred travelling to a similar area to ski.</p>	<p>6 Max Limit £200 (£20 per day)</p> <p><u>Cover is not provided for:</u></p> <p>6 Claims due to lift system closure due to avalanche or high winds</p> <p>6 Trips in the Northern Hemisphere outside 15th December to 15th April</p> <p>6 Trips in the Southern Hemisphere outside 1st May to 30th September</p>	<p>Nil</p>	<p>19</p>
<p>Adverse Weather Benefit</p> <p>Benefit provided if access to and from a ski resort is blocked or scheduled public transport services are affected for reasonable extra travel and accommodation costs.</p>	<p>6 Max Limit £150 (£30 per day)</p> <p><u>Cover is not provided for:</u></p> <p>6 Claims not supported by evidence of limited access from an independent agent</p>	<p>Nil</p>	<p>20</p>

OTHER SIGNIFICANT LIMITATIONS AND EXCLUSIONS:

In addition to the information given previously, the following considerations are also applicable to the policy. 6 No section of the policy shall apply in respect of any person who is more than 80 years (75 years for Long Stay) of age at time of application.

6 The policy is only available to persons who habitually reside in the EU for six months prior to issue and are registered with a local doctor.

6 All Material Facts that are likely to affect this insurance must be declared. Failure to do so may prejudice entitlement to a claim.

6 Travelling in excess of the specified trip limits will invalidate any claims relating to that trip.

- 6 In the event of an emergency (medical or otherwise), Insurers must be contacted as soon as possible to make arrangements for payments and/or transport where applicable. Please refer to the sections of the policy relevant to Your circumstances.
- 6 There is no cover for claims arising from pregnancy within 8 weeks (or 16 weeks in the case of a known multiple pregnancy) of the estimated date of delivery.
- 6 There is no cover for personal liability when using a motorised vehicle, water or airborne craft - You must ensure that You have cover for third party injury and property damage in place.
- 6 Expensive items such as sophisticated photographic equipment or jewellery would only be covered subject to the Valuables limit and should be checked for suitable cover under a Home Contents insurance.
- 6 Most sections of this policy have limits on the amount payable under that section and/or are subject to an excess payable on the first part of each and every claim. Please refer to the sections of the policy relevant to Your circumstances.
- 6 There is no cover for trips undertaken solely in the UK Area unless You have a minimum of 3 consecutive nights pre-booked accommodation for which amended terms and conditions may apply.
- 6 You need to take all reasonable care to protect Yourself and Your property, as You would if You were not insured.
- 6 There is no cover for claims arising directly or indirectly from: drug addiction or solvent abuse
excessive alcohol intake; being under the influence of alcohol or drugs; sexually transmitted diseases; war or terrorism; travel to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel. **(Please refer to General Exclusions for further details)**

CLAIMS:

To make a claim, which must be notified within 28 days of Your return.

CANCELLATION RIGHTS:

You have the right to cancel Your insurance policy within 14 days of receipt ("Cooling-Off Period") by returning the policy documents to Your Issuing Agent who will refund to You any premiums paid provided You have not travelled under the policy nor made a claim against it.