



Buddy - 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 1 of your Policy wording. An Important Notice, and Important Notes are detailed on pages 1 and 2 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 Policy Schedule.

The Cover				
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation & Curtailment	£5,000	£100 (£25 for Loss of Deposit)	Section 1	Page 3
Personal Accident	Death £10,000 Loss of Limb(s) and sight £25,000	Nil	Section 2	Page 3
Medical and Other Expenses	£5,000,000 (£1,000 UK)	£100	Section 3	Pages 3 & 4
Hospital Benefit	£1,000	Nil	Section 4	Page 4
Baggage & Personal Effects	£1,500	£100	Section 5	Page 4
Money and Documents	£500 (cash £250)	£100	Section 6	Page 4
Loss of Passport	£250	Nil	Section 7	Page 4
Travel Delay	£150 / £5,000	£100 (Abandonment Only)	Section 8	Page 4
Missed Departure	£800	Nil	Section 9	Page 5
Personal Liability	£2,000,000	Nil	Section 10	Page 5
Legal Expenses	£25,000	Nil	Section 11	Page 5
Dive Pack	£200	Nil	Section 12	Page 5
Equipment Hire	£300	Nil	Section 13	Page 5
Hijack	£500	Nil	Section 14	Page 5

If you have purchased an Annual Policy and paid the additional premium for Winter Sports the following cover also applies:-

Cover	Up to limit of (£) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Winter Sports Equipment	£400	£100	Section 15	Pages 5 & 6
Ski Pack	£250	Nil	Section 16	Page 6
Avalanche/Weather Delay	£150	Nil	Section 17	Page 6
Piste Closure	200	Nil	Section 18	Page 6

Principal Exclusions and Limitations	Policy Reference
Medical Health Requirements 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. It is very important that you refer to the Medical Health Requirement Clause	Medical Health Requirements Clause Page 1

on page 1 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting the Medical Screening Helpline. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	
Hazardous Holiday Activities & Dangerous Pursuits	
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. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact the insurance agent who arranged your insurance for advice.	General Exclusions Pages 6 & 7
Baggage and Personal Effects & Money and Documents	
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.	Sections 5 & 6 Page 4
Excesses	
Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per incident when you claim. The amount of any excess is detailed in the Policy Wording on the Summary of Cover page, and under the Sections to which an excess applies.	Summary of Cover Page 1
Duration of Cover	
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. If your insurance is under an Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit, including the limit for Winter Sports cover (if applicable) is stated in the Policy Wording.	Important Notes Page 2
If you change your mind	
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 the insurance agent who arranged your insurance.	Period of Insurance Page 2

MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:-
Emergency medical or travel expenses whilst abroad – Telephone International Medical Rescue +44 (0)20 8669 9292
Travel Legal Expenses Claims – Telephone Lexceteras Limited 01406 493082
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 314

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 standard you expect, please contact:-
a) The Intermediary or Company that sold you this insurance if 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
b) 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 8 of your Policy Wording.
c) 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)- 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.