



## MyTravelVisa

### 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 Table of Benefits on page 8 of your Policy wording and below. An Important Notice and Important Notes and Conditions are detailed on pages 1-2 and 7 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

<b>Insurer</b> - this insurance is administered by Optimum Underwriting Limited as Underwriting Agents for Ageas Insurance Limited
<b>Purpose of this Insurance</b> - to provide financial protection and emergency assistance for your trip(s).
<b>Period of Cover</b> - as stated on your Policy Schedule

#### YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE COVER YOU HAVE

SECTION	LIMITS		Section of the Policy Wording that contains further details	
	COVER	EXCESS		
CANCELLATION	£3,000	£100 (£30 for loss of deposit)	Section 1	Pages 2-3
CURTAILMENT	£3,000	£100	Section 2	Page 3
MISSED DEPARTURE	£500	Nil	Section 3	Page 3
TRAVEL DELAY	£30 for the first 12 hours £20 for each 12 hours after up to £150 Up to £3,000	Nil	Section 4	Page 3
ABANDONMENT		£100		
PERSONAL ACCIDENT			Section 5	Page 3
Death	£10,000	Nil		
Loss of limb/sight	£15,000	Nil		
Permanent Total Disablement	£15,000	Nil		
MEDICAL EMERGENCY EXPENSES, REPATRIATION AND ASSOCIATED EXPENSES	£2,000,000	£100	Section 6	Pages 3-4
Medical Inconvenience Benefit	£25 for each 24 hours up to £500	Nil	Section 7	Page 4
United Kingdom Expenses	£500	Nil	Section 8	Page 4
PERSONAL PROPERTY	Up to £1,500	£100	Section 9	Page 4
Including: Single Article Limit	£200	£100		
Including: Valuables Limit	£300	£100		
Sunglasses/Prescription Spectacles	£125	Nil		
Delayed Baggage	£100	Nil		
PERSONAL MONEY	Up to £300	£100		
UNDER 16 LIMIT	cash limited to £200 cash limited to £50	£100 Nil		
LOSS OF PASSPORT EXPENSES	£300	Nil	Section 10	Page 4
PERSONAL PUBLIC LIABILITY	£2,000,000	Nil	Section 11	Page 5
SKI EQUIPMENT	£1,000	£100	Section 12	Page 5
Single Article Limit	£200	£100		
Ski Hire	£30 for each 24 hours up to £300	Nil		
Delayed Ski Equipment	£30 for each 24 hours up to £300	Nil		
Ski Pack	£100 per week up to £300	Nil	Section 13	Page 5
PISTE CLOSURE	£20 for each 24 hours up to £200	Nil	Section 14	Page 5

LEGAL COSTS AND EXPENSES	£25,000 (Maximum £50,000 all insured persons)	Nil	Section 15	Page 5
BUSINESS TRAVEL EXTENSION			Section 16	Page 6
A) STAFF REPLACEMENT	£3,000	£100		
B) i) BUSINESS EQUIPMENT	£1,000	£100		
ii) COMPUTERS	£1,000	£100		
SINGLE ARTICLE LIMIT	£500	£100		
SAMPLES	£250	Nil		
C) BUSINESS EQUIPMENT HIRE	£150 per day up to £500	Nil		
D) BUSINESS MONEY	£250	£100		

Principal Exclusions and Limitations	Policy Reference
<b>Medical Health Requirements – Important exclusion – No cover for pre-existing medical conditions</b>	
<u>This policy does not provide cover for pre-existing medical conditions.</u> 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 Important Exclusion – No cover for pre-existing medical conditions on page 1 of the Policy Wording.	Important Exclusion – No cover for Pre-Existing Medical Conditions & General Exclusions Pages 1 & 6
<b>Sports and Activities</b>	
We will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests. We may be prepared to offer cover for certain sports or activities, so if you require such cover you should contact your travel representative who arranged your insurance for advice. There is also a list contained in the Policy Wording.	Important Notice & General Exclusions Pages 1 & 2 & 6
<b>Personal Property &amp; Personal Money</b>	
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.	Section 9 & Table of Benefits Pages 4 & 8
<b>Excesses</b>	
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 in the Table of Benefits.	Table of Benefits Page 8
<b>Duration of Cover</b>	
All trips must start and end from the United Kingdom if this is your country of residence 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. Under your Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit is stated in the Policy Wording.	Important Notes Page 2
<b>If you change your mind</b>	
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.	Cooling Off Period Page 1

**MAKING A CLAIM** - If you wish to make a claim, please telephone the appropriate number(s) below:-  
Emergency medical or travel expenses whilst abroad, please contact Aria Assistance –  
Tel: UK 0208 (+44 208 outside UK) 865 0430  
Please quote your Policy Number  
For Section 15 - Legal Costs and Expenses Claims – Call Lexceteras Limited 0843 208 2031  
All other Claims please report to Preferential Administration Services, 19 Bartlett Street, Croydon, Surrey CR2 6TB.  
Telephone: 0843 208 1903

**HOW TO MAKE A COMPLAINT** - We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following. Please tell us your name and your claim number or policy number and the reason for your complaint. We may record phone calls.  
For complaints about claims you should contact:  
The Claims Director, Preferential Administration Services, 19 Bartlett Street, Croydon, CR2 6TB.  
Email: [complaints@optimuminsurance.co.uk](mailto:complaints@optimuminsurance.co.uk)  
If you have any other type of complaint please refer to the Terms of Business enclosed with your policy or renewal.  
**Financial Ombudsman Service** - If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is: The Financial Ombudsman Service, South Quay Plaza, 183 March Wall, London, E14 9SR.

Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile

You can visit the Financial Ombudsman Service website at [www.fos.org.uk](http://www.fos.org.uk)

If you take any of the action mentioned above, it will not affect your right to take legal action.

**THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)** - Ageas Insurance Limited is 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: 17 Devonshire Square, London EC2M 4SQ.

Ageas Insurance Limited Registered in England: No. 354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Optimum Underwriting Limited are Authorised and Regulated by the Financial Conduct Authority and Ageas Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Ageas Insurance Limited is a member of the Association of British Insurers.