



Gosure – Excel Cover - 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 Insurance Certificate, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in each section of the 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 Insurance Certificate.

The Cover				
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation	£5,000	Nil	Section 1	Page 2
Curtailment	£5,000	Nil	Section 2	Pages 2 & 3
Missed Departure	£500 (Area 2) £1,000 (Areas 3, 4 & 5)	Nil	Section 3	Page 3
Travel Delay & Abandonment	£250/£5,000	Nil	Section 4	Page 3
Personal Accident	Death £10,000 Loss of Limb(s) /Sight / PTD £25,000 Death – Travel Accident £30,000	Nil	Section 5	Page 3
Medical Emergency Expenses	£5,000,000	Nil	Section 6	Page 3
Republic of Ireland Expenses	£10,000	Nil	Section 7	Page 4
Medical Inconvenience Benefit	£500	Nil	Section 8	Page 4
Inconvenience Expenses	£750	Nil	Section 9	Page 4
Personal Property	£2,500	Nil	Section 10	Page 4
Personal Money	£300	Nil	Section 10	Page 4
Loss of Passport/Driving Licence	£500	Nil	Section 11	Page 4
Personal Public Liability	£2,000,000	Nil	Section 12	Page 4
Hijack	£1,000	Nil	Section 13	Page 5
Golf Equipment	£1,000	Nil	Section 19	Page 5
Green Fees	£100	Nil	Section 20	Page 5
Hole in One	£100	Nil	Section 21	Page 5
Legal Expenses	£25,000	Nil	Section 22	Page 6

If you have chosen Winter Sports cover, and paid the additional premium required for this cover, the following also applies:-

Cover	Up to limit of (€) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Ski Equipment	£1,000	Nil	Section 14	Page 5
Ski Pack	£400	Nil	Section 15	Page 5
Lift Pass	£200	Nil	Section 16	Page 5
Piste Closure	£350	Nil	Section 17	Page 5
Avalanche Closure	£150	Nil	Section 18	Page 5

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	Medical Health Requirements Clause Page 1

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 on page 1 of the Policy Wording. If you have any queries regarding cover, you should contact GoSure.	
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 GoSure.	General Exclusions Page 6
Personal Property & Personal Money	
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 10 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 in the Table of Benefits.	Summary of Cover See Opposite
Duration of Cover	
All trips must start from, and end in the United Kingdom (including the Isle of Man), 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 GoSure.	Important Notice Page 1

MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:- Emergency medical or travel expenses whilst abroad – Telephone ONE Assist +44 (0) 1992 621 500 Travel Legal Expenses Claims – Telephone Lexceteras Limited 0871 222 9842 All other Claims please report to Preferential Administration Services Limited, 6 th Floor, Central House, Clifftown Road, Southend on Sea, Essex SS1 1AB. Telephone 0871 781 7630 (Fax 0870 423 1287). Please quote Scheme Number A500
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:- 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 6 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) - 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, 7 th Floor, Lloyds Chambers, Portsoken Street, London, E1 3BN. Telephone 020 7892 7300 or visit their website at www.fscs.org.uk .

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Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited. Both Companies are Authorised and Regulated by the Financial Services Authority.