



Gosure – Explorer - 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. A General Code of Practice is 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	
Emergency Medical & Associated Expenses	£5,000,000	£100	Section 6	Page 3
Hospital Benefit	£300	Nil	Section 8	Page 4
Cancellation & Curtailment	£1,000	£65 (£15 Loss of Deposit)	Section 1&2	Pages 2 & 3
Passport Indemnity	£200	Nil	Section 11	Page 4
Personal & Public Liability	£2,000,000	Nil	Section 12	Page 4
Legal Expenses	£25,000	Nil	Section 22	Page 6
Baggage & Personal Effects	£1,500	£60	Section 10	Pages 4

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 on page 1 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting MakeSure on 0870 410 0650. If you have any queries regarding cover, you should contact Columbus Insurance Services.	Medical Health Requirements Clause Page 1
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 Columbus Insurance Services.	General Exclusions Page 6
Baggage & Personal Effects 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 Pages 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 Above

Duration of Cover	Important Notes
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.	Page 2
If you change your mind	Important Notice
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 Columbus Insurance Services.	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 + (0) 1992 621 500
 Travel Legal Expenses Claims – Telephone Lexceteras Limited 0871 222 9842
 All other Claims please report to Preferential Administration Service Limited 6th 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:-

- 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
- 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.
- 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, 7th Floor, Lloyd's Chambers, Portsoken Street, London, E1 3BN. Telephone 020 7892 7300 or visit their website at www.fscs.org.uk.

Optimum Underwriting Limited Registered; in England No 3805719.
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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.