



Holdfast Annual Multi Trip - 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	£100	Section 1	Page 2
Curtailment	£5,000	£100	Section 2	Pages 2 & 3
Missed Departure	£1,000	£50	Section 3	Page 3
Travel Delay & Abandonment	£100/£5,000	£100 (Abandonment only)	Section 4	Page 3
Personal Accident	£15,000 Death benefit aged under 18 or over 65 £1,000	Nil	Section 5	Page 3
Medical Emergency Expenses	£10,000,000	£150	Section 6	Page 3
Medical Inconvenience Benefit	£1,000	Nil	Section 7	Page 4
Personal Property	£1,500 Winter Sports Equipment £300	£100 £100	Section 8	Page 4
Personal Money	£500	£100	Section 8	Page 4
Loss of Passport/Travel Documents	£250	Nil	Section 9	Page 4
Personal Public Liability	£2,000,000	£150	Section 10	Page 4
Mugging	£100	Nil	Section 11	Page 4
Disaster	£500	£100	Section 12	Page 4
Domestic Pets	£200	Nil	Section 13	Page 5
Business Equipment	£2,000	£100	Section 17	Page 5
Business Equipment Hire	£500	Nil	Section 18	Page 5
Business Money	£500	£100	Section 19	Page 5
Legal Expenses	£25,000	Nil	Section 20	Page 5

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 Hire	£300	Nil	Section 14	Page 5
Piste Closure	£200	Nil	Section 15	Page 5
Avalanche Closure	£100	£100	Section 16	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 insurance, or which develops before the travel to which this insurance applies.	Medical Health Requirements Clause Page 1

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 your Broker.	
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 your Broker.	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 8 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 Summary of Cover page (unless you have paid the additional premium to include and excess waiver in which case the excess will be reduced to nil).	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 your Broker.	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 444 337 Travel Legal Expenses Claims – Telephone Lexceteras Limited 0843 208 2031 All other Claims please report to Preferential Administration Services Limited, 6 th Floor, Central House, Clifftown Road, Southend on Sea, Essex SS1 1AB. Telephone 0843 208 2051 (Fax 0843 208 1904). Please quote Scheme Number H600
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, 19 Bartlett Street, Croydon, Surrey, CR2 6TB. 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 .

Optimum Underwriting Limited Registered; in England No 3805719.

Registered Office: 17 Devonshire Square, London, EC2M 4SQ

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