



SINGLE TRIP TRAVEL / LONG STAY TRAVEL / ANNUAL MULTI TRIP TRAVEL - SUMMARY

The following summary does not contain the full terms and conditions of the contract that can be found in the insuring document, a copy of which is available on request. The summary does not form part of your contract of insurance.

UNDERWRITERS

This Insurance is underwritten by Ark Lloyd's Syndicate 4020

ABOUT YOUR INSURANCE

This Insurance provides the following coverage:

Single Trip Travel / Long Stay or Annual Multi Trip Travel Insurance.

Separate insurance coverage is provided for each person insured under this insurance. This insurance only relates to the benefits of the section(s) which **you** request and we agree to insure.

Cover specific features and benefits (referenced to the Sections contained in the insurance document):

SECTION	AMOUNT OF INSURANCE	EXCESS AMOUNT
A. CANCELLATION AND CURTAILMENT	£5,000	£50
B. TRAVEL DELAY	£100	
C. MEDICAL EXPENSES	£10,000,000	£50
D. PERSONAL ACCIDENT	£25,000	
E. PERSONAL LIABILITY	£2,000,000	£150
F. LEGAL EXPENSES	£25,000	£150
G. MISSED DEPARTURE	£1,000	£50
H. PERSONAL BELONGINGS	£1,500	£50
SINGLE ARTICLE LIMIT	£200	
VALUABLES LIMIT	£300	
DELAYED BAGGAGE	£100	
PERSONAL MONEY	£500	£50
CASH LIMIT	£300	
PASSPORT	£250	
I. HOSPITAL BENEFIT	£1,000	
J. MUGGING	£100	
K. DISASTER	£500	£50
L. DOMESTIC PETS	£200	
<u>WINTER SPORTS</u>		
M. PISTE CLOSURE	£200	
N. AVALANCHE	£100	£50
O. SKI HIRE	£300	

N.B The Excess Amount is a monetary amount that will be deducted from each and every claim made by each person insured under any Section of the insurance to which such Excess Amount applies. Should the same event give rise to a claim under more than one Section, only one Excess Amount will be deducted from the claim.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

Any trip in connection with the business or occupation that involves manual work of any kind of a person insured unless declared to and accepted by Underwriters.

Any claims due to Single Trip, Annual Multi-trip and Long Stay Winter Sports, unless the appropriate premium has been paid.

Any claims for Medical Expenses within the United Kingdom.

Any claim that relates to an injury or symptom of which you are aware that has required treatment, medical consultation or investigation, affecting **you** at any time during the twelve months prior to the commencement of cover, unless the condition was declared and accepted by the Online Medical Screening. Please contact **your** Insurance Broker/Agent if **you** are in any doubt as to whether this Insurance meets **your** needs.

You may not be covered when **you** take part in certain sports or activities if there is a high risk of **you** being injured. This insurance will not cover **you** when participating in the following activities: crewing a vessel, gliding, hang gliding, hunting, ice hockey, jet biking, jet skiing, luging, mountaineering, officially organized practice or training, parachuting, off piste skiing without an official guide, professional or semi-professional