

SUMMARY OF COVER

Section	Cover	Sum Insured Per Insured Person	Excess
A	Cancellation or Curtailment Charges United Kingdom	Up to £5,000 UK	Nil 3 days duration or under, 4 days £t over £30
	Europe	Up to £10,000 Europe	Nil under 3 days duration, 4 days £t over £75
B	Emergency Medical, Repatriation and Other Expenses	Up to £5,000,000	£75 (if GHIC held) £250 No GHIC (excluding repatriation expenses) £350 Aged 90 to 95
	Including Dental Treatment	Up to £250	£30
	Funeral Expenses	Up to £5,000	£75
	UK Trip Limit	£2,500	£30
B1	Hospital Confinement Benefit United Kingdom	£10 per 24 hours up to £100	Nil
	Europe	£15 per 24 hours up to £500	Nil
C	Personal Accident Item 1 – Accidental Death (over 18)	£15,000	Nil
	Item 1 – Accidental Death (Under 18)	£1,000	Nil
	Item 1 – Accidental Death (71 £t over)	£7,500	Nil
	Item 2 – Loss of Limb(s) or Loss of Sight	£15,000	Nil
	Item 3 – Permanent Total Disablement	£15,000	Nil
D	Travel delay and abandonment Travel delay	£20 per 12 hours delay up to £60	Nil
	Abandonment after full 12 hours delay	As per Cancellation Section	As per Cancellation Section
D1	Missed Departure United Kingdom	Up to £200	Nil
	Europe	Up to £800	Nil
E	Baggage Single Article/Pair/ Set Limit	Up to £1,500 £400	£50
	Total Valuables Limit	£400	£50
	Spectacles/Sunglasses Limit	£250	£50
	Delayed Baggage (Minimum Delay of 12 hours)	£50 per 12 hours up to £200	Nil
F	Personal Money, Passport and Documents	Up to £500	£50
G	Personal Liability	Up to £2,000,000	Nil
H	Legal Assistance and Expenses	Up to £25,000	£250
I	Mugging Benefit	£50 for each full 24 hours spent in hospital up to £500	Nil

Welcome to the Wrightsure Client Holiday Travel Insurance which is underwritten by Lloyd's Syndicate 4444, which is managed by Canopius Managing Agents Limited. Registered Office: Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England and Wales No. 01514453. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Throughout your policy, certain words have special meanings and these are listed and explained in the section 'Words with Special Meanings'. These words are highlighted in bold wherever they appear (please refer to pages 29 to 32 of the policy wording).

To be eligible for cover under this policy, you must be a resident of the United Kingdom, Jersey, Guernsey or the Isle of Man when the policy is purchased.

Cancelling or amending Your Policy

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us. Please note the policy servicing fee is non refundable.

If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to your policy resulting in us declining to cover your medical conditions.

We may cancel your policy by giving you 14 days' notice in writing. If this happens we will refund the premium you have paid for the rest of the policy period.

Once your policy has been cancelled your cover will end and you will not be able to make a claim.

HEALTH CONDITIONS EXCLUSION

We shall not be liable for claims where at the time of taking out this policy:-

- a) You are aware of any Medical Condition or set of circumstances that could reasonably be expected to give rise to a claim.
- b) You:
 - i. Are receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic or nursing home.
 - ii. Are travelling against any health requirements stipulated by the carrier, their handling agents or other Public Transport Provider.
 - iii. Are travelling against the advice of a Healthcare Practitioner or for the purpose of obtaining medical treatment abroad.
 - iv. Have been given a terminal prognosis.

Please note: If You are on medication at the time of travel, Your medical condition(s) must be stable and well controlled.

CHANGES IN HEALTH AND OTHER CIRCUMSTANCES

If You are travelling outside of the United Kingdom, You must notify Us immediately if a change in health occurs (including any change to medication) between the date this policy is issued and Your scheduled date of departure.

Insurers may reassess Your cover and premiums when We are told about changes in Your circumstances. If You do not tell Us about a change in Your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances Your policy might be invalid.

SIGNIFICANT EXCLUSIONS

No cover is provided if the person(s) to be insured are not resident in the United Kingdom, Jersey, Guernsey or the Isle of Man.

Trips of more than 15 days duration, unless otherwise agreed.

Disinclination to travel.

Examples of other exclusions and the policy terms and conditions are contained within the policy wording. If, having purchased a policy from Us, You subsequently find the policy does not meet Your needs £t requirements You have 14 days from the date of issue or prior to travel, whichever is sooner, to cancel the policy and receive a full refund of your premium.

DEMANDS AND NEEDS

This insurance policy will suit the demands and needs of an individual or group (where applicable) who have no excluded medical condition(s), are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen circumstances/events detailed in the cover section below. Subject to the terms, conditions and maximum specified sums insured.

IMPORTANT

We will not provide You with advice about the suitability of this product for Your individual needs but will be happy to provide You with factual information.

PRICING

Duration – United Kingdom	Premium
Up to 3 Days	£22.35
Up to 5 Days	£33.55
Up to 10 Days	£41.65
Up to 15 Days	£46.75

Duration – Europe aged 79 and below*	Premium
Up to 3 Days	£38.60
Up to 5 Days	£44.70
Up to 10 Days	£55.90
Up to 15 Days	£64.05

Duration – Europe aged 80 to 89*	Premium
Up to 3 Days	£57.90
Up to 5 Days	£67.05
Up to 10 Days	£82.00
Up to 15 Days	£94.00

Duration – Europe aged 90 to 94*	Premium
Up to 3 Days	£96.50
Up to 5 Days	£111.75
Up to 10 Days	£139.75
Up to 15 Days	£160.10