



Your Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

The Insurance Provider

This Travel Insurance, arranged on behalf of Big Blue Cover is underwritten by Whitehorse Insurance Ireland Limited.

White Horse Insurance Ireland Ltd is a general insurance company, licensed in the Republic of Ireland to underwrite most non-life classes of insurance throughout the European Union. It operates from Dublin and is regulated by the Irish Financial Regulator and is a member of the Dublin International Insurance and Management Association.

Purpose of the Insurance

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the Policy Document. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

Please read your Policy Wording to make sure that the cover is suitable for you.

	The Significant Conditions And Exclusions	Policy Cross Reference
Medical Conditions existing prior to purchasing this policy	<p>Please note that no cover is afforded under any section of this insurance policy if:</p> <ul style="list-style-type: none"> a. the claim relates to a medical condition or any illness related to a medical condition which you, a relative, a travelling companion, a close business associate or anyone else upon whom your travel is dependent knew about, or could have reasonably been expected to have known about, before you bought this insurance(not including the waived conditions shown in the full policy wording); b. you are travelling or acting against the advice of a medical practitioner or would be had it been sought; c. you are travelling for the purpose of obtaining medical treatment or advice; d. you are on a waiting list or have knowledge of the need for out or in-patient treatment or investigation at a hospital, clinic or nursing home; e. you are awaiting the results of medical tests or investigations; f. you have been given a terminal diagnosis. <p>There are a number of waived conditions which are covered subject to the normal terms and conditions of this insurance provided the Insured person can meet certain criteria in relation to these conditions. Full details of the waived conditions and the criteria applying to them can be found under the Important Conditions Relating to Health section in the policy wording.</p> <p>Please also note that the policy also contains conditions and exclusions relating to non-insured travelling companions, close relatives or persons with whom you intend to stay whilst on your trip in the event of any need to cancel or curtail a trip. Please refer to the policy wording for full details.</p>	<p>Important Conditions Relating to Health - Page 1</p>
Age Limits	You must be 79 (Single Trip) or 74(Annual Multi Trip) or under at the time you purchase insurance cover.	Read Me First - Page 1
Country of residence	You must be a permanent resident of the United Kingdom for at least 6 months in every 12 months and be registered with a doctor in the United Kingdom to purchase this insurance.	
Hazardous Activities, Wintersports, Golf, Wedding, Timeshare Cover	Certain activities are automatically covered by this insurance and these are defined under Section 23 within the policy wording You will not be covered for claims caused by participation in any other activities unless you have contacted Big Blue Cover and been accepted for cover by us. Cover for wintersports, golf and business is defined within the policy wording and applicable on payment of an additional premium.	Section 23 - Hazardous Activities Section 11-22 - Wintersports, Golf and Business
Law and Jurisdiction	This insurance is governed by the Law of England and Wales, unless we agree otherwise.	Read Me First - Page 1



Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Cross Reference
<p>Section 1 Cancellation and Curtailment</p> <p><u>Sum Insured:</u> Bronze: £750</p> <p>Silver: £1,500</p> <p>Gold: £5,000</p>	<p>Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.</p> <p>Curtailment provides cover for travel costs necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of travel and accommodation attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.</p> <p>An excess per person applies</p>	<p>Section 1 - Cancellation and Curtailment - Page 3</p>
<p>Section 2 Emergency Medical Expenses and Repatriation</p> <p><u>Sum Insured:</u> £10,000,000</p>	<p>Provides cover for various costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance and bringing you back to your home country.</p>	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.</p> <p>Medical cover does not apply to treatment received in the country in which you reside.</p> <p>An excess per person applies</p>	<p>Section 2 - Emergency Medical Expenses and Repatriation - Page 3 - 4</p>
<p>Section 4 Personal Possessions</p> <p><u>Sum Insured:</u> Bronze: £500</p> <p>Silver: £1,000</p> <p>Gold: £2,000</p>	<p>Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier.</p> <p>The amount payable will include an allowance for wear and tear and loss of value.</p> <p>The policy has a limit of £150 for each single item (this includes a pair or set) and a total valuables limit.</p> <p>Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.</p> <p>An excess per person applies</p>	<p>Section 4 - Personal Possessions - Page 4</p>
<p>Section 5 Personal Money</p> <p><u>Sum Insured:</u> Bronze: £150</p> <p>Silver: £150</p> <p>Gold: £200</p>	<p>Provides cover for cash and travellers' cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.</p> <p>Also provides cover for reasonable travel and accommodation costs incurred in replacing your passport if it is lost or stolen.</p>	<p>To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility.</p> <p>A written police report must be obtained within 24 hours to support the loss/theft.</p> <p>An excess per person applies</p>	<p>Section 5 - Personal Money - Page 4</p>
<p>Section 6 Personal Accident</p> <p><u>Sum Insured:</u></p> <p>Bronze: Up to £10,000 dependant on loss of life, limb or sight</p> <p>Silver Up to £15,000 dependant on loss of life, limb or sight</p> <p>Gold Up to £25,000 dependant on loss of life, limb or sight</p>	<p>Provides a benefit if you suffer accidental bodily injury during the trip, which within 12 months, is the sole and direct cause of death or disablement.</p>	<p>To be able to claim, the injury must be accidental and must not be related to any other medical condition in existence prior to commencement of the trip.</p> <p>An excess per person applies</p>	<p>Section 6 - Personal Accident - Page 4</p>
<p>Section 9 Personal Liability</p> <p><u>Sum Insured:</u> Bronze/Silver: £1,000,000</p> <p>Gold: £2,000,000</p>	<p>Provides cover if you become legally liable for accidentally injuring any person or damaging their property.</p>	<p>To be able to claim, the injury or damage must be accidental and there must be no other insurance in force covering the loss.</p>	<p>Section 9 - Personal Liability - Page 4</p>



<p>Section 10 Legal Expenses</p> <p><u>Sum Insured:</u> Bronze: Nil</p> <p>Silver: £15,000</p> <p>Gold: £15,000</p>	<p>Provides cover for legal costs if you suffer death, illness or injury during your trip and take legal action in pursuit of compensation.</p>	<p>To be able to claim, you must notify us within a maximum of 90 days from the incident date and we must have complete control over the legal proceedings.</p>	<p>Section 10 - Legal Expenses - Page 5</p>
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Period of Insurance

The policy you have purchased will run for the period of insurance shown on your policy certificate.

Cancellation Rights

There is a statutory 14 day cancellation period starting from receipt of these documents.
If you cancel after this date we may charge a cancellation fee. You can cancel by phoning or writing to your issuing agent.

Telephone: 0844 482 0680
Or write to: 6 Magellan Terrace, Gatwick Road, Crawley, West Sussex RH10 9PJ

Your right to cancel will remain unaffected if any contingency beyond your control arises which makes it impracticable for you to communicate your wish to cancel. If you do not cancel this policy your cover will continue as detailed in your policy and summarised here.

Making a claim

FOR 24 HOUR EMERGENCY MEDICAL ASSISTANCE WHILST ABROAD:

Call AXA Assistance on +44(0)845 271 2457 quoting Big Blue Cover and your level of cover eg. Bronze, Silver or Gold

LEGAL HELPLINE

Call AXA Assistance on +44(0)845 271 2457 quoting Big Blue Cover and your level of cover eg. Bronze, Silver or Gold

FOR CLAIMS BEFORE DEPARTURE OR AFTER YOUR RETURN HOME:

Call White Horse Claims on 0871 664 7995 quoting Big Blue Cover and your level of cover eg. Bronze, Silver or Gold

or write to:

Claims Department, White Horse Insurance Ireland Ltd, PO Box 5633, Walsall, WS6 9BB

Making a Complaint

We aim to give a good service. However, there may be times when things go wrong and **you** are not satisfied with the service **you** receive. If this happens, please contact Us and we will deal with any complaint promptly and professionally.

For Policy Sales and Service please write to 6 Magellan Terrace, Gatwick Road, Crawley, West Sussex RH10 9PJ

For Claims please write to Claims Department, White Horse Insurance Ireland Ltd, PO Box 5633, Walsall, WS6 9BB or phone 0871 664 7995

If you are still not satisfied that we have dealt with your complaint, please write to: The General Manager, White Horse Insurance Ireland Ltd, 14 Clyde Road, Ballsbridge, Dublin 4.

If you cannot settle your complaint with us, you can refer it to the Financial Services Ombudsman's Bureau, 32 Upper Merrion Street, Dublin 2, Ireland.

Lo-Call: 1890 88 20 90 Tel: +353 1 662 0899 Fax: +353 1 662 0890

Please note, the Ombudsman will not consider your case until you have followed the internal complaints procedure, as outlined above.

Please always quote your insurance reference number and claim number. Also, please enclose any copies of the relevant documentation with your correspondence. This entire procedure is intended to provide you with a prompt and practical resolution service for your complaints and it does not affect your legal rights.

Compensation Scheme

White Horse Insurance Ireland Limited is covered by the Irish Insurance Compensation Fund. You may be entitled to compensation from the fund if White Horse Insurance Ireland Limited cannot meet their obligations. The Irish Insurance Compensation Fund provides funds for liquidators so that they may pay the valid claims of insolvent insurers. The fund will provide an amount up to 20,000 Euros or 90% of the net loss, whichever is lesser. You can get more information about compensation fund arrangements from the Irish Financial Services Regulatory Authority.