

This is a summary of the Essential Travel Insurance Policy which is underwritten by White Horse Insurance Ireland Limited. It does not contain the full terms and conditions of cover, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. The levels of cover available are standard, essential, essential plus and superior as shown in the table at the end of this document. Your validation certificate will show the level you have selected. Full details are in the Policy wording booklet. A specimen Policy wording booklet is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the Policy wording booklet carefully when you receive it.

Where a heading is underlined in this policy summary, full details can be found in your Policy wording booklet under the same heading.

### Type of Insurance and Cover

Travel insurance for single trips.

Baggage, personal money, sports equipment, golf, business and wedding/civil partnership cover may also be included – *your validation certificate will show if you've selected these options.*

Some winter sports and/or other activities and sports may also be included – *your validation certificate will show if you've selected these options.*

### Conditions

- It's essential that you refer to the important conditions relating to health section in the Policy wording booklet as failure to comply with these conditions may jeopardise your claim or your cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your Travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you're travelling to Australia and you need medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy so please refer to the Policy wording booklet for fuller details.

### Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits at the front of your Policy wording booklet.

### Significant or unusual exclusions and limitations

- Sports and activities shown on pages 11 and 12 in the Policy wording booklet are excluded unless shown as operative on your validation certificate. Please also read the general exclusions section of the Policy wording booklet.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Single trip cover isn't available to anyone aged 75 years or over.
- Unlawful actions and any subsequent legal proceedings brought against you.
- War risks, civil commotion, terrorism (except under section A - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs and radioactive contamination.

#### Section A - Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication, which prior to departure is known to be required.

#### Section B - Cancellation or Curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

#### Section C - Hospital benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

## **Section E - Personal liability**

- Pursuit of any trade, business or profession, or the ownership of any vehicles, aircraft or mechanically operated watercraft.

## **Section F - Travel delay**

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

## **Section G – Holiday abandonment**

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

## **Section H – Missed departure**

- Strike or industrial action publicly known by the date the insurance is purchased by you or the date your trip was booked, whichever is the later.

## **Section M - Overseas legal expenses and assistance**

- Claims against a carrier, or the Travel Agent or Tour Operator, the Emergency Assistance Service, White Horse Insurance Ireland Limited, White Horse Administration Services Limited, the Medical Screening Service, Essential Travel or someone you were travelling with.

## **Section P - Baggage, Baggage delay and passport (optional cover)**

- Valuables or your passport left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Excludes Golf Equipment, Sports Equipment and Ski Equipment.
- Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones and other items are excluded – *please refer to your Policy wording booklet for the full list.*
- Baggage left unattended in a place to which the general public has access.

## **Section Q - Personal money (optional cover)**

- Personal money left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agents conditions.

## **Section R - Sports equipment (optional cover)**

- Sports equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Sports equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section S – Winter sports (optional cover)**

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section T - Golf (optional cover)**

- Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8am; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Golf equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section U - Business (optional cover)**

- Business equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Business equipment in the custody of a carrier.
- Business equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section V - Wedding/Civil Partnership (optional cover)**

- Valuables left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Baggage left unattended in a place to which the general public has access.

## Duration of the policy

For Single Trip travel insurance this will be from the date you arrange cover until the completion of your trip, but not in any case exceeding the period shown on the validation certificate.

## Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in the Policy wording booklet for full details.

## Making a claim

For all claims, please contact White Horse Administration Services Limited. White Horse Administration Services Limited can be contacted by telephone: 0871 895 0077 (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra), or by post: White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB. Claims must be made within 31 days of the event which may give rise to a claim.

## Complaints

Any complaint you have should in the first instance be addressed to the claims office or the agent who sold you your policy, as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to:

The Operations Director  
White Horse Insurance Ireland Limited  
14 Clyde Road  
Ballsbridge  
Dublin 4  
Republic of Ireland

Complaints can subsequently be referred to the Financial Services Ombudsman's Bureau. Full details can be found in the Policy wording booklet.

## Compensation Scheme

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services 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 £2,000 or 90% of the net loss, whichever is less. You can get more information about compensation fund arrangements from the Financial Services Authority.

## Significant features and benefits

This table shows the maximum benefits you can claim for each insured person. Please refer to your validation certificate for your cover level.

### Schedule of Benefits, Limits and Excesses per Insured Person (Single Trip and Multi Trip Cover)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>A Emergency medical and other expenses</b> Including emergency assistance services	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£80
<b>B Cancellation or Curtailment</b>	N/A	N/A	Up to £3,000 £90 (£20 Loss of deposit)	£90	Up to £3,000 £90 (£20 Loss of deposit)	£90	Up to £5,000 £75 (£20 Loss of deposit)	£75
<b>C Hospital benefit</b>	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £1,000	N/A
<b>D Personal accident</b> Loss of limbs or sight Permanent total disablement Death benefit Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A
<b>E Personal liability</b>	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£75
<b>F Travel delay</b>	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A
<b>G Holiday abandonment</b>	N/A	N/A	Up to £3,000	£90	Up to £3,000	£90	Up to £5,000	£75
<b>H Missed departure</b>	Up to £600	£90	Up to £600	£90	Up to £600	£90	Up to £600	£75
<b>I Catastrophe</b>	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A
<b>J Hijack</b>	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £1,000	N/A
<b>K Mugging</b>	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £1,000	N/A
<b>L Kennel/Cattery fees</b>	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A
<b>M Overseas legal expenses and assistance</b>	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £25,000 (Max £50,000 from two or more insured persons)	£75
<b>N Scheduled airline failure</b>	N/A	N/A	N/A	N/A	N/A	N/A	£1,000	£75
<b>O Third party supplier insolvency</b>	N/A	N/A	N/A	N/A	N/A	N/A	£1,000	£75

Optional covers available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>P Baggage, Baggage delay and passport</b> Single Item Limit Valuables Limit in total Passport Delayed Baggage	N/A	N/A	N/A	N/A	Up to £1,500 £250 £250 Up to £300 Up to £100 (£25 per 24 hours)	£90    N/A	Up to £1,750 £300 £300 Up to £350 Up to £200 (£50 per 24 hours)	£70    N/A
<b>Q Personal money</b> Cash Limit Cash (aged under 18)	N/A	N/A	N/A	N/A	Up to £300 £200 £100	£90	Up to £350 £250 £100	£70
<b>R Sports equipment</b> Single Item Limit	N/A	N/A	N/A	N/A	Up to £1,000 £250	£90	Up to £1,000 £250	£75

Wintersports cover available upon payment of an additional premium and shown on validation certificate Maximum age 65 years (Limited to 21 days per policy year on Annual Multi Trip Policies)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>S1 Ski equipment</b> Owned Hired Single Item Limit	N/A	N/A	Up to £300 Up to £200 £250	£90	Up to £300 Up to £200 £250	£90	Up to £500 Up to £300 £350	£70
<b>S2 Ski hire</b>	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A	£30 per day up to £300	N/A
<b>S3 Ski pack</b>	N/A	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£50 per day up to £350	N/A
<b>S4 Piste closure</b>	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A	£30 per day up to £300	N/A
<b>S5 Delay due to avalanche</b>	N/A	N/A	Up to £200	N/A	Up to £200	N/A	Up to £300	N/A

Golf cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>T1 Golf equipment</b> Single Item Limit	Up to £1,000 £200	£70	Up to £1,000 £200	£90	Up to £1,000 £200	£90	Up to £1,000 £200	£80
<b>T2 Golf equipment hire</b>	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A
<b>T3 Non refundable golfing fees</b>	£50 per day up to £250	N/A	£50 per day up to £250	N/A	£50 per day up to £250	N/A	£50 per day up to £250	N/A

Business cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>U1 Business equipment</b> Single Item Limit Computer Equipment Single Item Limit Samples Limit Emergency Courier of Essential Business Equipment Delayed Business Equipment	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70     N/A	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70     N/A	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70     N/A	Up to £1,500 £500 £1,000 £500 Up to £500 £100 per day up to £300	£70     N/A
<b>U2 Business equipment hire</b>	£50 per day up to £300	N/A	£50 per day up to £300	N/A	£50 per day up to £300	N/A	£150 per day up to £750	N/A
<b>U3 Business money</b> Cash Limit	Up to £500 £200	£70	Up to £500 £200	£70	Up to £500 £200	£70	Up to £1,000 £500	£70

Wedding/Civil Partnership cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>V Wedding/Civil partnership cover</b> Single Item Limit Wedding/Civil partnership ring Limit	Up to £1,000 £250 £300	£70	Up to £1,000 £250 £300	£70	Up to £1,000 £250 £300	£70	Up to £1,500 £300 £350	£70

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Where a heading is underlined in this policy summary, full details can be found in your Policy wording booklet under the same heading.

## Type of Insurance and Cover

Travel insurance for annual multi trips up to a maximum of 45 days per trip for insured persons aged up to and including 64 years and 31 days per trip for insured persons age 65 to 74 years.

Baggage, personal money, sports equipment, golf, business and wedding/civil partnership cover may also be included – *your validation certificate will show if you've selected these options.*

Some winter sports and/or other activities and sports may also be included – *your validation certificate will show if you've selected these options.*

## Conditions

- It's essential that you refer to the important conditions relating to health section in the Policy wording booklet as failure to comply with these conditions may jeopardise your claim or your cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your Travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you're travelling to Australia and you need medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy so please refer to the Policy wording booklet for fuller details.

## Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits at the front of your Policy wording booklet.

## Significant or unusual exclusions and limitations

- Sports and activities shown on pages 11 and 12 in the Policy wording booklet are excluded unless shown as operative on your validation certificate. Please also read the general exclusions section of the Policy wording booklet.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Annual Multi Trip cover isn't available to anyone aged 75 years or over.
- Unlawful actions and any subsequent legal proceedings brought against you.
- War risks, civil commotion, terrorism (except under section A - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs and radioactive contamination.

### Section A - Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication, which prior to departure is known to be required.

### Section B - Cancellation or Curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

### Section C - Hospital benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

## **Section E - Personal liability**

- Pursuit of any trade, business or profession, or the ownership of any vehicles, aircraft or mechanically operated watercraft.

## **Section F - Travel delay**

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

## **Section G – Holiday abandonment**

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

## **Section H – Missed departure**

- Strike or industrial action publicly known by the date the insurance is purchased by you or the date your trip was booked, whichever is the later.

## **Section M - Overseas legal expenses and assistance**

- Claims against a carrier, or the Travel Agent or Tour Operator, the Emergency Assistance Service, White Horse Insurance Ireland Limited, White Horse Administration Services Limited, the Medical Screening Service, Essential Travel or someone you were travelling with.

## **Section P - Baggage, Baggage delay and passport (optional cover)**

- Valuables or your passport left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Excludes Golf Equipment, Sports Equipment and Ski Equipment.
- Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones and other items are excluded – *please refer to your Policy wording booklet for the full list.*
- Baggage left unattended in a place to which the general public has access.

## **Section Q - Personal money (optional cover)**

- Personal money left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agents conditions.

## **Section R - Sports equipment (optional cover)**

- Sports equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Sports equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section S – Winter sports (optional cover)**

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section T - Golf (optional cover)**

- Golf equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8am; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Golf equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section U - Business (optional cover)**

- Business equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Business equipment in the custody of a carrier.
- Business equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section V - Wedding/Civil Partnership (optional cover)**

- Valuables left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m.; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Baggage left unattended in a place to which the general public has access.

## Duration of the policy

This is an annually renewable policy.

## Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in the Policy wording booklet for full details.

## Making a claim

For all claims, please contact White Horse Administration Services Limited. White Horse Administration Services Limited can be contacted by telephone: 0871 895 0077 (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra), or by post: White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB. Claims must be made within 31 days of the event which may give rise to a claim.

## Complaints

Any complaint you have should in the first instance be addressed to the claims office or the agent who sold you your policy, as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to:

The Operations Director  
White Horse Insurance Ireland Limited  
14 Clyde Road  
Ballsbridge  
Dublin 4  
Republic of Ireland

Complaints can subsequently be referred to the Financial Services Ombudsman's Bureau. Full details can be found in the Policy wording booklet.

## Compensation Scheme

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services 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 £2,000 or 90% of the net loss, whichever is less. You can get more information about compensation fund arrangements from the Financial Services Authority.

## Significant features and benefits

This table shows the maximum benefits you can claim for each insured person. Please refer to your validation certificate for your cover level.

### Schedule of Benefits, Limits and Excesses per Insured Person (Single Trip and Multi Trip Cover)

Description	STANDARD Cover Limit		ESSENTIAL Cover Limit		ESSENTIAL PLUS Cover Limit		SUPERIOR Cover Limit	
	Excess	Excess	Excess	Excess	Excess	Excess	Excess	
<b>A Emergency medical and other expenses</b> Including emergency assistance services	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£80
<b>B Cancellation or Curtailment</b>	N/A	N/A	Up to £3,000 £90 (£20 Loss of deposit)	£90	Up to £3,000 £90 (£20 Loss of deposit)	£90	Up to £5,000 £75 (£20 Loss of deposit)	£75
<b>C Hospital benefit</b>	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £1,000	N/A
<b>D Personal accident</b> Loss of limbs or sight Permanent total disablement Death benefit Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A	Max Benefit £20,000 £20,000 £20,000 £10,000 £ 1,500	N/A
<b>E Personal liability</b>	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£75
<b>F Travel delay</b>	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £100	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A
<b>G Holiday abandonment</b>	N/A	N/A	Up to £3,000	£90	Up to £3,000	£90	Up to £5,000	£75
<b>H Missed departure</b>	Up to £600	£90	Up to £600	£90	Up to £600	£90	Up to £600	£75
<b>I Catastrophe</b>	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A
<b>J Hijack</b>	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £1,000	N/A
<b>K Mugging</b>	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £1,000	N/A
<b>L Kennel/Cattery fees</b>	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A
<b>M Overseas legal expenses and assistance</b>	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £25,000 (Max £50,000 from two or more insured persons)	£75
<b>N Scheduled airline failure</b>	N/A	N/A	N/A	N/A	N/A	N/A	£1,000	£75
<b>O Third party supplier insolvency</b>	N/A	N/A	N/A	N/A	N/A	N/A	£1,000	£75

Optional covers available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit		ESSENTIAL Cover Limit		ESSENTIAL PLUS Cover Limit		SUPERIOR Cover Limit	
	Excess	Excess	Excess	Excess	Excess	Excess	Excess	
<b>P Baggage, Baggage delay and passport</b> Single Item Limit Valuables Limit in total Passport Delayed Baggage	N/A	N/A	N/A	N/A	Up to £1,500 £250 £250 Up to £300 Up to £100 (£25 per 24 hours)	£90    N/A	Up to £1,750 £300 £300 Up to £350 Up to £200 (£50 per 24 hours)	£70    N/A
<b>Q Personal money</b> Cash Limit Cash (aged under 18)	N/A	N/A	N/A	N/A	Up to £300 £200 £100	£90	Up to £350 £250 £100	£70
<b>R Sports equipment</b> Single Item Limit	N/A	N/A	N/A	N/A	Up to £1,000 £250	£90	Up to £1,000 £250	£75

Wintersports cover available upon payment of an additional premium and shown on validation certificate Maximum age 65 years (Limited to 21 days per policy year on Annual Multi Trip Policies)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>S1 Ski equipment</b> Owned Hired Single Item Limit	N/A	N/A	Up to £300 Up to £200 £250	£90	Up to £300 Up to £200 £250	£90	Up to £500 Up to £300 £350	£70
<b>S2 Ski hire</b>	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A	£30 per day up to £300	N/A
<b>S3 Ski pack</b>	N/A	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£50 per day up to £350	N/A
<b>S4 Piste closure</b>	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A	£30 per day up to £300	N/A
<b>S5 Delay due to avalanche</b>	N/A	N/A	Up to £200	N/A	Up to £200	N/A	Up to £300	N/A

Golf cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>T1 Golf equipment</b> Single Item Limit	Up to £1,000 £200	£70	Up to £1,000 £200	£90	Up to £1,000 £200	£90	Up to £1,000 £200	£80
<b>T2 Golf equipment hire</b>	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A
<b>T3 Non refundable golfing fees</b>	£50 per day up to £250	N/A	£50 per day up to £250	N/A	£50 per day up to £250	N/A	£50 per day up to £250	N/A

Business cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>U1 Business equipment</b> Single Item Limit Computer Equipment Single Item Limit Samples Limit Emergency Courier of Essential Business Equipment Delayed Business Equipment	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70     N/A	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70     N/A	Up to £750 £200 £500 £200 Up to £200 £50 per day up to £200	£70     N/A	Up to £1,500 £500 £1,000 £500 Up to £500 £100 per day up to £300	£70     N/A
<b>U2 Business equipment hire</b>	£50 per day up to £300	N/A	£50 per day up to £300	N/A	£50 per day up to £300	N/A	£150 per day up to £750	N/A
<b>U3 Business money</b> Cash Limit	Up to £500 £200	£70	Up to £500 £200	£70	Up to £500 £200	£70	Up to £1,000 £500	£70

Wedding/Civil Partnership cover available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess	SUPERIOR Cover Limit	Excess
<b>V Wedding/Civil partnership cover</b> Single Item Limit Wedding/Civil partnership ring Limit	Up to £1,000 £250 £300	£70	Up to £1,000 £250 £300	£70	Up to £1,000 £250 £300	£70	Up to £1,500 £300 £350	£70

This is a summary of the Essential Travel Insurance Policy which is underwritten by White Horse Insurance Ireland Limited. It does not contain the full terms and conditions of cover, but highlights the main benefits and significant exclusions to help you decide if the policy meets your needs. The levels of cover available are standard, essential and essential plus as shown in the table at the end of this document. Your validation certificate will show the level you have selected. Full details are in the Policy wording booklet. A specimen Policy wording booklet is available to download from our website, or on request, and will be sent to you automatically if you choose to take out a policy. It is important that you read the Policy wording booklet carefully when you receive it.

Where a heading is underlined in this policy summary, full details can be found in your Policy wording booklet under the same heading.

### Type of Insurance and Cover

Backpacker Travel insurance.

Baggage, personal money and sports equipment cover may also be included – *your validation certificate will show if you've selected these options.*

Some winter sports and/or other activities and sports may also be included – *your validation certificate will show if you've selected these options.*

### Conditions

- It's essential that you refer to the important conditions relating to health section in the Policy wording booklet as failure to comply with these conditions may jeopardise your claim or your cover.
- You must tell us as soon as possible of any changes to your circumstances that may affect your Travel insurance policy. If you do not tell us about relevant facts or changes, your policy may not be valid.
- If you're travelling to Australia and you need medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy so please refer to the Policy wording booklet for fuller details.

### Policy excesses

Your policy has an excess which applies to each claim, per section, per insured person for each separate incident. The policy excess, applicable to the cover purchased is shown in the schedule of benefits at the front of your Policy wording booklet.

### Significant or unusual exclusions and limitations

- Sports and activities shown on pages 11 and 12 in the Policy wording booklet are excluded unless shown as operative on your validation certificate. Please also read the general exclusions section of the Policy wording booklet.
- Travelling to a country, specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised against all or all but essential travel.
- Wilful, self inflicted injury, solvent abuse, alcohol abuse and the use of drugs.
- Backpacker cover isn't available to anyone aged 46 years or over.
- Unlawful actions and any subsequent legal proceedings brought against you.
- War risks, civil commotion, terrorism (except under section A - Emergency medical and other expenses, section C - Hospital benefit and section D - Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs and radioactive contamination.

### Section A - Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.
- Medication, which prior to departure is known to be required.

### Section B - Cancellation or Curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

### Section C - Hospital benefit

- Treatment or surgery which in the opinion of the medical practitioner in attendance and the Emergency Assistance Service can be delayed until your return to your home area.
- Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken.

## **Section E - Personal liability**

- Pursuit of any trade, business or profession, or the ownership of any vehicles, aircraft or mechanically operated watercraft.

## **Section F - Travel delay**

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

## **Section G – Holiday abandonment**

- Strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you or the date your trip was booked, whichever is later.

## **Section H – Missed departure**

- Strike or industrial action publicly known by the date the insurance is purchased by you or the date your trip was booked, whichever is the later.

## **Section M - Overseas legal expenses and assistance**

- Claims against a carrier, or the Travel Agent or Tour Operator, the Emergency Assistance Service, White Horse Insurance Ireland Limited, White Horse Administration Services Limited, the Medical Screening Service, Essential Travel or someone you were travelling with.

## **Section P - Baggage, Baggage delay and passport (optional cover)**

- Valuables or your passport left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe or safety deposit box.
- Business goods, samples or tools used in connection with your occupation.
- Baggage contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Excludes Golf Equipment, Sports Equipment and Ski Equipment.
- Contact or corneal lenses, hearing aids, dental or medical fittings, mobile telephones, smart phones and other items are excluded – *please refer to your Policy wording booklet for the full list.*
- Baggage left unattended in a place to which the general public has access.

## **Section Q - Personal money (optional cover)**

- Personal money left unattended at any time unless in a hotel safe or safety deposit box.
- Loss or theft of traveller's cheques where you haven't complied with the issuing agents conditions.

## **Section R - Sports equipment (optional cover)**

- Sports equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m; or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Sports equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Section S – Winter sports (optional cover)**

- Ski equipment contained in or stolen from an unattended motor vehicle between 9 p.m. and 8 a.m. or between 8 a.m. and 9 p.m. unless it is in a locked boot or covered from view in a locked car.
- Ski equipment left unattended in a place to which the general public has access.
- Deductions for wear and tear will be made - see policy wording for full details.

## **Duration of the policy**

For Backpacker travel insurance this will be from the date you arrange cover until the completion of your trip, but not in any case exceeding the period shown on the validation certificate..

## **Cancellation period**

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. If you cancel after the first 14 days of receipt of the policy documents then no premium refund will be made. See General conditions applicable to the whole policy in the Policy wording booklet for full details.

## **Making a claim**

For all claims, please contact White Horse Administration Services Limited. White Horse Administration Services Limited can be contacted by telephone: 0871 895 0077 (Calls from BT land lines cost 10p per minute. Calls from mobiles and other networks may be extra), or by post: White Horse Administration Services Limited, PO Box 5633, Walsall, WS6 9BB. Claims must be made within 31 days of the event which may give rise to a claim.

## Complaints

Any complaint you have should in the first instance be addressed to the claims office or the agent who sold you your policy, as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to:

The Operations Director  
White Horse Insurance Ireland Limited  
14 Clyde Road  
Ballsbridge  
Dublin 4  
Republic of Ireland

Complaints can subsequently be referred to the Financial Services Ombudsman's Bureau. Full details can be found in the Policy wording booklet.

## Compensation Scheme

White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund. If White Horse Insurance Ireland Limited cannot meet their obligations you may be entitled to compensation from The Financial Services Compensation Fund. The Financial Services 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 £2,000 or 90% of the net loss, whichever is less. You can get more information about compensation fund arrangements from the Financial Services Authority.

## Significant features and benefits

This table shows the maximum benefits you can claim for each insured person. Please refer to your validation certificate for your cover level.

### Schedule of Benefits, Limits and Excesses per Insured Person (Backpacker Cover)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess
<b>A Emergency medical and other expenses</b> Including emergency assistance services	Up to £10,000,000	£120	Up to £10,000,000	£120	Up to £10,000,000	£120
<b>B Cancellation or Curtailment</b>	N/A	N/A	Up to £3,000	£90 (£15 Loss of deposit)	Up to £3,000	£90 (£15 Loss of deposit)
<b>C Hospital benefit</b>	£20 per day up to £500	N/A	£20 per day up to £500	N/A	£20 per day up to £500	N/A
<b>D Personal accident</b>  Loss of limbs or sight Permanent total disablement Death benefit Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A	Max Benefit £10,000 £10,000 £10,000 £10,000 £ 1,500	N/A
<b>E Personal liability</b>	Up to £2,000,000	£90	Up to £2,000,000	£90	Up to £2,000,000	£90
<b>F Travel delay</b>	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A	£20 for the first 12 hours, £10 per 12hr period hereafter Up to £150	N/A
<b>G Holiday abandonment</b>	Up to £3,000	£90	Up to £3,000	£90	Up to £3,000	£90
<b>H Missed departure</b>	Up to £600	£90	Up to £600	£90	Up to £600	£90
<b>I Catastrophe</b>	Up to £300	N/A	Up to £300	N/A	Up to £300	N/A
<b>J Hijack</b>	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A
<b>K Mugging</b>	£50 per day up to £500	N/A	£50 per day up to £500	N/A	£50 per day up to £500	N/A
<b>L Kennel/Cattery fees</b>	£10 per day up to £200	N/A	£10 per day up to £200	N/A	£10 per day up to £200	N/A
<b>M Overseas legal expenses and assistance</b>	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£90	Up to £15,000 (Max £30,000 from two or more insured persons)	£70
<b>N Scheduled airline failure</b>	N/A	N/A	N/A	N/A	N/A	N/A
<b>O Third party supplier insolvency</b>	N/A	N/A	N/A	N/A	£1,000	£75

Optional covers available upon payment of an additional premium and shown on validation certificate

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess
<b>P Baggage, Baggage delay and passport</b> Single Item Limit Valuables Limit in total Passport Delayed Baggage	N/A	N/A	N/A	N/A	Up to £1,500  £250 £250 Up to £300 Up to £100 (£25 per 24 hours)	£90    N/A
<b>Q Personal money</b> Cash Limit Cash (aged under 18)	N/A	N/A	N/A	N/A	Up to £300 £200 £100	£90
<b>R Sports equipment</b> Single Item Limit	N/A	N/A	N/A	N/A	Up to £1,000 £250	£90

Wintersports cover available upon payment of an additional premium and shown on validation certificate Maximum age 45 years (Limited to 31 days per policy)

Description	STANDARD Cover Limit	Excess	ESSENTIAL Cover Limit	Excess	ESSENTIAL PLUS Cover Limit	Excess
<b>S1 Ski equipment</b> Owned Hired Single Item Limit	N/A	N/A	Up to £300 Up to £200 £250	£90	Up to £300 Up to £200 £250	£90
<b>S2 Ski hire</b>	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A
<b>S3 Ski pack</b>	N/A	N/A	£25 per day up to £250	N/A	£25 per day up to £250	N/A
<b>S4 Piste closure</b>	N/A	N/A	£20 per day up to £200	N/A	£20 per day up to £200	N/A
<b>S5 Delay due to avalanche</b>	N/A	N/A	Up to £200	N/A	Up to £200	N/A