

Essential : Travel – Backpacker - 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 Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Summary of Cover on page 3 of your Policy wording. Important Notes and Terms of Cover are detailed on [pages 1 and 5](#) 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, [except Section 21 – Legal Expenses – which is underwritten by IGI Insurance Company Limited.](#)

Purpose of this Insurance – to provide financial protection and emergency medical assistance for your trip(s).

Period of Cover – as stated on your Policy Schedule / Booking Confirmation.

The Cover				
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation (Deposit only)	£3,000	£70 £15	Section 1	Page 7 & 8
Curtailement	£3,000	£70	Section 2	Page 8
Missed Departure	£600	£70	Section 3	Page 8 & 9
Travel Delay	£100	Nil	Section 4	Page 9
Personal Accident	Death £10,000 Loss of Limb(s) and sight £20,000	Nil Nil	Section 5	Page 9
Emergency Medical Expenses	£5,000,000	£100	Section 6	Page 9 & 10
Medical Inconvenience Benefit	£500	Nil	Section 7	Page 10
United Kingdom Expenses	N/A	N/A	Section 8	Page 10
Personal Property	£1,500*	£70	Section 9	Page 11
Each item, pair or set	£250*			
Total for Valuables	£250*			
Money & Documents	£300*	£70		
Cash	£200*			
Delayed Baggage	£100*	Nil	Section 9	Page 11
Loss of Passport	£300*	£70	Section 10	Page 11 & 12
Personal Public Liability	£2,000,000	£70	Section 11	Page 12
Hijack	£500	Nil	Section 12	Page 12
Mugging Benefit	£500	Nil	Section 13	Page 12
Catastrophe Cover	£300	Nil	Section 14	Page 12
Legal Expenses	£15,000	£70	Section 15	Page 13
Domestic Pets	£200	Nil	Section 16	Page 13
Sports Equipment	£1,000	£70	Section 17	Page 13 & 14

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 Equipment	£300	£70	Section 18	Page 14
Hired Equipment	£200	Nil	Section 18	Page 14
Ski Equipment Hire	£200	Nil	Section 18	Page 14
Ski Pack	£250	Nil	Section 19	Page 14
Avalanche Closure	£200	Nil	Section 20	Page 15
Piste Closure	£200	Nil	Section 21	Page 15

If you have chosen Golf 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	
Golf Equipment	N/A	N/A	Section 22	Page 15
Equipment Hire	N/A	N/A	Section 22	Page 15
Loss of Green Fees	N/A	N/A	Section 23	Page 16

* Please note, cover for personal possessions and money is only available if the appropriate premium has been paid

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 begins. It is very important that you refer to the Medical Health Requirement Clause on page 4 & 5 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting the Medical Screening Helpline. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	Medical Health Requirements Clause Page 4-5
Hazardous Activities	
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 of these activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact the insurance agent who arranged your insurance for advice.	General Exclusions Pages 6, 16 & 17
Personal Property	
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 Pages 11
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 on the Summary of Cover page, and under the Sections to which an excess applies.	Summary of Cover Page 3
Duration of Cover	
All trips must start and end from the United Kingdom (including the Isle of Man and Channel Islands), 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.	Terms of Cover Page 4
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 the insurance agent who arranged your insurance.	“Cooling off” Period Page 4

MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:-
 Emergency medical or travel expenses whilst abroad – [Telephone FirstAssist Emergency Service UK 020 \(+44 20 outside UK\) 8763 3291 Fax: UK020 \(+44 20 outside UK\) 8763 3035 Email: \[international.ops@firstassist.co.uk\]\(mailto:international.ops@firstassist.co.uk\)](#)
 Travel Legal Expenses Claims – Telephone Lexceteras Limited 01747 821897 Fax : 01747 824801
 All other Claims please report to Claims International Limited, 14th Floor Leon House, 201-241 High Street, Croydon, Surrey CR9 1ER. Telephone 0208 680 5142 (Calls maybe be monitored or recorded for quality purposes) Fax 0208 760 0298
 Email: info@cilint.com - Please quote Scheme Number 439

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 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
PO Box 337
Dorking
Surrey RH4 3YN
- 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 18](#) 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.



Optimum Underwriting Limited Registered; in England No 3805719.

Registered Office: Somers Cranbrook Road, Benenden, Kent TN17 4ET.

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