



Elect – Annual Multi Trip 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 1 of your Policy wording. Important information is also detailed on page 1 & 2 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

Insurer – this insurance is underwritten by White Horse Insurance Ireland Limited.

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

Period of Cover –as stated on your Policy Schedule.

The Insurance		Silver	Gold	Essentials	Platinum	Excess
Section of Cover		Silver	Gold	Essentials	Platinum	Excess
A	Medical Expenses	£2,000,000	£5,000,000	£10,000,000	£10,000,000	£100 £150 for Essentials
	Emergency Dental Expenses	£200	£200	£50	£200	£100 £25 for Essentials
	Emergency Assistance	Unlimited	Unlimited	Unlimited	Unlimited	Nil
	Sending you home in an emergency	£500,000	£500,000	£10,000,000	£2,000,000	£100 £150 for Essentials
B	Personal Accident up to:	£10,000	£10,000	£25,000	£25,000	Nil
	Death	£5,000	£5,000	£5,000	£5,000	Nil
	Death(Insured's under 16)	£1,000	£1,000	£1,000	£1,000	Nil
C	Personal Liability	£500,000	£1,000,000	£2,000,000	£2,000,000	£250
D	Legal Expenses	No cover	£15,000	£15,000	£15,000	Nil
E	Missed Departure	No cover	£500	£1,000	£1,000	£50 £150 for Essentials
F	Personal Possessions	No cover	£500	£750	£2,000	£50 £150 for Essentials
	Single Article Limit *no cover for valuables	No cover	*£100	£150	£150	£50 £100 for Essentials
	Valuables Limit	No cover	No cover	£200	£200	£50 £150 for Essentials
	Personal Money	No cover	£100	£150	£150	£50 £100 for Essentials
	Travel Documents	No cover	£100	£250	£300	£50 £150 for Essentials
	Baggage Delay	No cover	No cover	£150	£150	£50 £100 for Essentials
G	Cancellation and Curtailment	No cover	£750	£750	£3,000	£50 £150 for Essentials
H	Travel Delay	No cover	No cover	£20 for each full 12 hr delay up to £300	£300	Nil
	Abandonment	No cover	£750	£750	£3,000	£50 £150 for Essentials
I	Hospital Benefit	No cover	£25 for each complete 24hr period up to £500	£25 for each complete 24 hr period up to £500	£2,000	Nil
Wintersports Cover – additional benefits (applicable only where the additional premium has been paid)						
J	Piste Closure	No cover	No cover	£20 for each complete 12hr period up to £200	£20 for each complete 24hr period up to £200	Nil
K	Avalanche	No cover	No cover	£100 after full 12hr Delay	£100 after full 12hr Delay	Nil
L	Ski Hire	No cover	No cover	£20 for each complete 24hr period up to £500	£20 for each complete 24hr period up to £500	Nil



Business Cover – additional benefits (applicable only where the additional premium has been paid)						
M	Business Equipment Single article limit	No cover	No cover	No cover	£2,000 £500	£50
N	Delayed Business Equipment	No cover	No cover	No cover	£500 £150 per day max £500 hire alternative equipment	Nil
O	Business Money	No cover	No cover	No cover	£250	£50
P	Replacement Employee	No cover	No cover	No cover	£3,000	£50

Principal Exclusions and Limitations	Policy Reference
Medical Health Requirements	
Please note that cover can be afforded under any section of this insurance policy for any claim arising from or related to a pre-existing medical condition which You or anyone else upon whom Your travel is dependant knew about, or could have reasonably been expected to have know about prior to the purchase of this insurance policy. You must contact the Medical Pre-screening company in order to arrange cover, failure to advise the medical pre screening company of a pre-existing medical condition will result in claims for those undisclosed conditions not being paid. It is important that You refer to the Pre-Existing Medical Conditions section of the policy.	Pre-Existing Medical Conditions – Page 2
Hazardous Sports and Leisure Activities & Dangerous Pursuits	
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 activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should refer to the wording and/or contact Insure For Travel to check that this insurance meets your needs.	Hazardous Sports Definition – Page 2
Personal Possessions & Personal Money	
Cover is provided for loss, damage, or theft of your Personal Possessions (excluding Silver cover), 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 F Page 5
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 types and overall limits of cover table and under the Sections to which an excess applies.	Types and overall limits of cover – Page 1
Duration of Cover	
All trips must start from, and end in the United Kingdom (including the Isle of Man and Channel Islands) or Republic of Ireland, and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. A maximum duration of any one trip applies and the limit, including the limit for Winter Sports cover (if applicable), is stated in the Policy Wording.	Definitions – Page 3
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 Insure For Travel.	Important Information – Page 2

MAKING A CLAIM – For all Medical Claims please telephone the White Horse Insurance Ireland Claims Department on 0871 664 7995 or write to White Horse Insurance Ireland Ltd, PO BOX 173, Bradford, BD11 2WS. When contacting the claims handler please quote reference WHIIL/ELECT/10/2008 and make sure You have the relevant information to hand as failure to do so may result in your claim being delayed. Please refer to the Policy Wording for more information.
YOUR RIGHT TO COMPLAIN – Should you have any queries or complaints regarding this insurance or in the way your claim has been dealt with, in the first instance please write to: The Claims Manager, White Horse Insurance Ireland Ltd, PO BOX 173, Bradford, BD11 2WS. Please always quote your insurance reference number and claim number. Also, please enclose any copies of the relevant documentation. This procedure is intended to provide you with a prompt and practical service with any complaints, but does not effect your legal rights. If you are still not satisfied with Your decision, please refer to The Financial Services Ombudsman's Bureau, Third Floor, Lincoln House, Lincoln Place, Dublin 2, Republic of Ireland
COMPENSATION SCHEME – White Horse Insurance Ireland Limited is covered by the Financial Services Compensation Fund in the United Kingdom. You may be entitled to compensation from the fund if White Horse Insurance Ireland Limited cannot meet their obligations. 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 a maximum of £2,000 plus 90% of the remainder of the claim. You can get more information about compensation fund arrangements from the Financial Services Authority.