



PHEDON MICHAELIDES & SONS LTD
INSURANCE BROKERS & CONSULTANTS
 SINCE 1969

Travel Insurance Policy Summary

Annual Silver Policies

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)	€2,250	€52.50 area 1 or €75 other areas €30.00 area 1 or €37.50 other areas	Section A	Page 4
Curtailement	€2,250	€52.50	Section A	Page 4
Missed Departure	€750	€52.50	Section H	Page 6
Travel Delay	€300	Nil	Section F1	Page 6
Holiday Abandonment	€4,500	€52.50 area 1 or €75 other areas	Section F2	Page 6
Personal Accident	Death €22,500 Loss of Limb(s) and sight €22,500	Nil Nil	Section I	Page 6
Emergency Medical and Travel Expenses	€3,000,000	€75 area 1 or €112.50 other areas	Section B	Page 4-5
Hospital Benefit	€750	Nil	Section C	Page 5
Personal Money	€750	€52.50 area 1 or €75 other areas	Section E	Page 5
Cash (aged 18 and above)	€300	€52.50 area 1 or €75 other areas		
Cash (aged under 18)	€112.50	€52.50 area 1 or €75 other areas		
Personal Effects and Baggage	€1,500	€52.50 area 1 or €75 other areas	Section D	Page 5
Single Item Limit	€225	€52.50 area 1 or €75 other areas		
Total for Valuables	€225	€52.50 area 1 or €75 other areas		
Travel Documents	€225	€52.50 area 1 or €75 other areas		
Delayed Baggage	€150	€52.50 area 1 or €75 other areas		
Personal Liability	€3,000,000	€375	Section J	Page 6
Hijack	€7,500	Nil	Section G	Page 6
Missed Departure	€750	€52.50 area 1 or €75 other areas	Section H	Page 6
Legal Expenses	€15,000	€375	Section K	Page 6-7

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 – owned	€900	€52.50 area 1 or €75 other areas	Section L	Page 7
Single item Limit - owned	€375	€52.50 area 1 or €75 other areas		
Hired	€450	€52.50 area 1 or €75 other areas		
Ski Hire	€600	Nil	Section M	Page 7
	€300	Nil	Section 18	Page 12-13
Ski Pack	€525	Nil	Section N	Page 7
Piste Closure	€525	Nil	Section O	Page 7
Avalanche Closure	€750	€52.50 area 1 or €75 other areas	Section P	Page 7

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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 Pre-existing Policy Definition on page 3 of the Policy Wording. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	Definitions Page 3 and Policy Wording Pages 4 and 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. A list of activities covered on an incidental basis is shown within the Policy Definitions. If you have any queries regarding cover, you should contact the insurance agent who arranged your insurance for advice.	Definitions Page 3
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 D Page 5 of the Policy Wording
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 1-2
Duration of Cover All trips must start and end from Your Country of Residence, and the policy must cover the whole duration of the trip, and cannot be affected 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.	Policy Periods Page 2-3
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 the insurance agent who arranged your insurance.	“Cooling off” Period Page 2

MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:-
Emergency medical or travel expenses whilst abroad – Travel Assistance Service 01277 (+44 1277 Outside UK) 634 699 Fax : 01277 (+44 1277 Outside UK)634 545
All other Claims please report to Europesure Claims Service, 8-10 High Street, Billericay, Essex CM12 9BQ. Telephone 01277 623 562 (Fax 01277 623 568)
Please quote Scheme Reference- Europesure

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) - Coversure Plus Limited and Lloyd’s 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.

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