



## MPI Retail - Policy Summary

### keyfacts

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 Policy Certificate, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Schedule of Sections and Sums Insured on page 2 of your Policy wording. A Code of Practice is detailed on pages 13 & 14 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.

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

**Period of Cover** – as stated on your Policy Certificate

Section of Cover	Sum Insured per Insured Person			Section of the Policy Wording that contains further details	
	Economy	Standard	Excel		
Medial Expenses UK Physiotherapy	£1,000,000 Nil	£5,000,000 (£300)	£5,000,000 (£600)	Section 1	Pages 5 & 6
Hospital Benefit (per night)	£200 (£10)	£400 (£20)	£600 (£50)	Section 2	Page 6
Cancellation or Curtailment	£500	£2,000	£3,000*	Section 3	Pages 6 & 7
Personal Liability	£1,000,000	£2,000,000	£2,000,000	Section 4	Page 7
Personal Accident	£5,000	£15,000	£25,000	Section 5	Page 8
Missed Departure and Delayed Arrival	Nil	£500	£1,000	Section 6	Page 8
Travel Delay Each 12 hours Maximum, or Abandonment after 12 hrs	Nil Nil Nil	£15 £100 £2,000	£25 £250 £3,000*	Section 7	Pages 8
Personal Effects (Single Article Limit) (Valuables Limit) (Delayed Baggage)	Nil Nil Nil Nil	£1,500 (£200) (£200) (£250)	£2,000 (£300) (£300) (£300)	Section 8	Pages 8 & 9
Personal Money	Nil	£150	£300	Section 9	Page 9
Legal Expenses	Nil	£15,000	£25,000	Section 10	Pages 9 & 10
Passport Indemnity	Nil	£250	£500	Section 11	Page 10
Inconvenience Expenses	Nil	£500	£750	Section 12	Page 10
Hijack (per day)	Nil	Nil	£1,000 (£50)	Section 13	Page 10
Golf Equipment	Nil	Nil	£1,000	Section 14	Pages 10 & 11
Green Fees	Nil	Nil	Nil	Section 15	Page 11
Hole in One	Nil	Nil	Nil	Section 16	Page 11
Wintersports Equipment (Own Equipment) (Hired Equipment) (Hiring Equipment)	Nil Nil Nil Nil	£750 (£500) (£250) (£200)	£1,000 (£750) (£300) (£250)	Section 17	Page 11
Ski Pack	Nil	£400	£600	Section 18	Page 11
Piste Closure (per day)	Nil	£250 (£25)	£500 (£50)	Section 19	Page 11

\*You may increase this Sum Insured by calling 0870 333 4005.

Excesses		
Economy	Standard	Excel
£100 – Section 1	£75 – Sections 1, 8, 9, 17 & 7 (abandonment only)	£50 – Sections 1, 8, 9, 14, 17 & 7 (abandonment only)
Section 3 (Cancellation) – all packages carry an excess of 10% of the loss, or the excess as shown above, whichever is the lower.		
Section 4 (Personal Liability) – all packages carry an excess of £250 (damage to temporary accommodation)		

Principal Exclusions and Limitations	Policy Reference
<b>Health Notice</b>	
Restrictions in cover apply to any pre-existing medical conditions relating to the Insured Person(s), which you or they knew about before you bought this insurance. It is very important that you refer to the Health Notice on page 1, and the exclusions applicable to Section 1 (Medical Expenses) on pages 5 & 6, and the exclusions applicable to Section 3 (Cancellation and Curtailment) on pages 6 & 7 of the Policy Wording, as you may be able to obtain cover for such medical conditions by contacting MPI Brokers on 0870 145 1102.	Health Notice, Page 1
<b>Dangerous Sports &amp; Pastimes</b>	
We will not pay any claim directly or indirectly resulting from participation in certain dangerous sports and pastimes, which have been pre-planned (i.e. planned and booked before you travel). 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 dangerous by us, you should contact MPI Brokers on 0870 333 4005.	General Exclusions & Code of Practice Pages 12 & 13
<b>Personal Effects &amp; Personal Money</b>	
Cover is provided for loss, damage, or theft of your Personal Effects, including 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.	Sections 8 & 9 Pages 8 & 9
<b>Excesses</b>	
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 page 4.	Excesses Page 4
<b>Duration of Cover</b>	
As advised on your Policy Schedule / Certificate.	Period of Insurance Page 1
<b>If you change your mind</b>	
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.	Refund of Premium & Code of Practice Page 13

**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: +44 (0)208 763 3340  
All other Claims please report to Claims International Ltd, 14<sup>th</sup> Floor, Leon House, 201-241 High Street, Croydon, CR9 1ER. Telephone: +44 (0)208 680 5142, Fax: +44 (0)208 760 0298  
Please quote ref: 507 MPOP 12/05 (single trip wintersports), 507 MPOP 13/05 (single trip), 507 MPOP 14/05 (multi trip)

If you wish to download a claim form, you may do so from [www.mpibrokers.com](http://www.mpibrokers.com)

**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 the standard you expect, please contact:-

- 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, MPI Brokers, West House, West Street, Haslemere, Surrey, GU27 2AB.
- 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 14 of your Policy Wording.
- 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.