



BreakFree Holidays - Policy Summary 2009/2010



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 Notes are detailed on page 1 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(s).

Period of Cover –as stated on your booking confirmation.

PERSONAL COVER

The Cover	* Limits and excesses are per booking			
Section of Cover	Up to Limit of (£) per Insured Person	Excess	Section of the Policy Wording that contains further details	
Cancellation *	£1,000 *	£80*	Section 1	Page 8
Curtailment *	£1,000 *	£80*	Section 2	Page 9
Travel Delay	£20/£10/£60	Nil	Section 3	Page 10
Personal Accident (Under 16 & over 70 up to £2,000 death benefit nil for permanent total disablement.)	£5,000	Nil	Section 4	Page 11
Medical & other Expenses	£1,000,000	£50	Section 5	Page 11
Medical Inconvenience Benefit	£300	Nil	Section 6	Page 12
United Kingdom Expenses	£1,000	Nil	Section 7	Page 13
Personal Property	£1,000 (£500 under 16)	£50	Section 8	Pages 13
Single Article Limit	£250	£50		
Valuables	£250	£50		
Delayed Baggage	£50	Nil		
Money & Documents	£250 (£100 cash) (limits halved if under 16)	£50		
Personal Public Liability	£1,000,000	£50	Section 9	Page 14

VEHICLE BREAKDOWN COVER – MAXIMUM AGE OF VEHICLE 10 YEARS OLD

Cover	Up to limit of (£) per Insured Person	Excess	Section of the Policy Wording that contain further details	
Pre-Departure Protection	£1,100	Nil	Section A	Page 23
Roadside Assistance	£300	Nil	Section B	Page 23
Replacement Parts	£1,000	Nil	Section C	Page 24
Break-in Emergency Repairs	£175	Nil	Section D	Page 24
Vehicle Out of Use	£750	Nil	Section E	Page 24
Tent Cover	£500	Nil	Section F	Page 25
Alternative Driver	£3,000	Nil	Section G	Page 25
Repatriation of Driver/passengers	£3,000	Nil	Section H	Page 26
Repatriation of Vehicle	£3,000	Nil		
Bail Bond or Customs Duty	£1,000	Nil	Section I	Page 26
Legal Advice and Expenses	£10,000	Nil	Section J	Page 26

PERSONAL COVER - Principal Exclusions and Limitations

Medical Health Requirements	Policy Reference
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 requirements Clause on page 1 of the Policy Wording, you may be able to obtain cover for such medical conditions or if you have any queries contact the Optimum Medical Helpline.	Medical Health Requirements Clause Page 1

Hazardous Holiday 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. If you need to check if we consider a particular activity as hazardous, or wish us to consider covering a particular activity, telephone us, Optimum Underwriting Ltd – Tel No. 01306 743670 stating you are booking through BreakFree Holidays.

General Exclusions Pages 15,16, & 17

Personal Property

Cover is provided for loss, damage, or theft of your Baggage, 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 8 Pages 13 & 14

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 in 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.

Period of Insurance Page 5

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 write to BreakFree Holidays, c/o Optimum Underwriting Ltd, PO Box 337, Dorking, Surrey RH4 3YN

Money Back Guarantee Page 5

BREAKDOWN COVER – Principal Exclusions and Limitations

Policy Reference

Breakdown Cover

Cover applies in the UK before your travel abroad starts. If your vehicle breaks down when you are abroad differing covers apply according to the circumstances – please refer to pages 18 to 29 5 of your policy. Separate exclusions and conditions apply to this part of your insurance – please refer to pages 18 to 29 of your policy.

Sections A - J Pages 18 to 29

MAKING A CLAIM – If you wish to make a claim, please telephone the appropriate number below:-
 Emergency medical or travel expenses whilst abroad – Call International Medical Rescue +44 (0)20 7902 7121
 Motoring Assistance Cover – Call CORIS for claims and emergency assistance in France 01 41 61 23 20 or from outside France +33 1 41 61 23 20
 Part A (Sections 1-9) - Please report to Preferential Administration Services, 6th Floor, Clifftown Road, Southend on Sea, Essex SS1 1AB. Telephone 0871 222 6467 – quoting Scheme Number BF100

YOUR RIGHT TO COMPLAIN –

- a) 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:-
The Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN
- b) For 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 29 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

For complaints under Motoring Assistance please contact:

All Seasons Underwriting Agencies Ltd., 6-8 Fenchurch Buildings, Fenchurch Street, London EC3M 5HT
 For 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 29 of your Policy Wording.
 If you are still dissatisfied, you have the right to refer your complaint to the The Financial Ombudsman Service at the address above.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)- 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.

All Insurance Premiums and Insurance Premium Taxes collected are the Insurers' monies and are immediately passed to Optimum Underwriting Ltd as Underwriting Agents of Groupama Insurance Company Ltd to be held in trust. Both companies are authorised and regulated by the Financial Services Authority. Optimum Underwriting Limited Registered; in England No 3805719. Registered Office: Somers, Cranbrook Road, Benenden, Kent TN17 4ET.