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Wizz Air Travel Insurance POLICY SUMMARY

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

This Policy Summary does not form part of the Policy Wording.



Insurance Provider

This insurance is provided by Wizz Air and underwritten by AIG UK Limited. Wizz Air is an appointed representative of AIG UK Limited.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final page of this Policy Summary).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Emergency Medical Expenses</p> <p>Up to £200,000</p> <p>An excess of £50 per person, per incident applies</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none">• emergency medical, surgical and hospital treatment and ambulance costs you incur outside of the United Kingdom;• additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and• repatriation to the United Kingdom if it is medically necessary. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none">• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, immediately on phone number +44 (0) 1273 400 610; and• Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none">• Cover is not provided if:<ul style="list-style-type: none">- the claim relates to a medical condition or illness which you knew about before you bought this insurance and/or commenced travel;- you are travelling against medical advice or with the intention of receiving medical treatment;- you are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms or you have been given a terminal prognosis; or	<p><i>Pages 4 and 5, Section B</i></p> <p><i>Page 2, Medical and Other Emergencies</i></p> <p><i>Page 1, Health Conditions</i></p> <p><i>Page 3, General Exclusions, number 1</i></p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>- the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</p> <p>If there is a change in your health or the health of anyone travelling with you, a relative or a close business associate, which happens after the policy has been issued and before you travel, you should contact us by phoning 0207 954 7898 immediately. We have the right to alter the terms of cover in line with the change in risk by adding further terms and conditions to your policy or by excluding cover for the newly diagnosed condition.</p>	
<p>Cancelling Your Trip and Cutting Your Trip Short</p> <p>Up to £3,000</p> <p>An excess of £50 per person, per trip applies</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, close business associate or a person with whom you have booked to travel, or a relative or friend living abroad with whom you plan to stay. <p><u>Significant Conditions:</u></p> <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact the Medical Emergency Assistance Company immediately. <p><u>Significant Exclusions:</u></p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the reason for cancellation or curtailment relates to a medical condition or illness which you knew about before you bought this insurance and which could reasonably be expected to lead to a claim. This applies to you, a relative, a close business associate, a person you are travelling with and any person upon whom the trip may depend. 	<p><i>Pages 4, 5 and 6, Sections A and D</i></p> <p><i>Page 2, Medical and Other Emergencies</i></p> <p><i>Page 1, Health Conditions</i></p> <p><i>Page 3, General Exclusions, number 1</i></p>

Limitations		Policy Wording Reference
Excluded Countries	No cover is provided for claims resulting from you travelling to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.	<i>Page 4, General Exclusions, number 12</i>
Age Limits	To be eligible for cover you and all other persons insured on this policy must be 64 years of age or under at the date of purchase.	<i>Page 2, Age Limits</i>
Residency	You and all other persons insured on this policy must have lived in the United Kingdom for at least six of the last 12 months before you bought or renewed this policy.	<i>Page 2, Residency</i>
Sports and Activities	You must contact Wizz Air Insurance on 0207 954 7898 or e-mail wizzairuktravelinsurance@aig.com if you plan to participate in a sport or activity which is not shown in the list of covered activities on page 2 of the policy wording. If using a two-wheeled motor vehicle you must wear a crash helmet and the driver must hold an appropriate driving licence.	<i>Page 2, Sports and Activities and Page 4, General Exclusions, number 9</i>
Law and Jurisdiction	This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.	<i>Page 1, Law</i>

Period of Insurance

Cover for cancellation begins when you book your trip or pay the insurance premium, whichever is the later. Cover for all other sections begins when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the start date shown on certificate of insurance, whichever is the later. Cover cannot start after you have left the United Kingdom.

Cover finishes when you return to your home address in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period shown on your certificate of insurance, whichever is the earlier.

This policy provides cover for one trip to anywhere in Europe, up to 31 days. The start and end dates of your trip are set out on your certificate of insurance.

‘Cooling-Off’ Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you must contact us by e-mailing **wizzairuktravelinsurance@aig.com** or phoning **0207 954 7898** within 14 days of buying your policy or the date you receive your policy documents. We will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy. However, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

Claim Notification

You can make a claim by contacting:

Wizz Air Claims Department,

AIG Travel Assist,

PO Box 60108,

London SW20 8US

Phone: 0845 603 9892 Fax: 01273 376 935 E-mail: travelassistclaims@aig.com

Your Right to Complain

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

The Customer Services Manager,

Wizz Air Travel Insurance,

PO Box 2157,

Shoreham by Sea,

West Sussex BN43 9DH

Phone: 0207 954 7898

E-mail: wizzairuktravelinsurance@aig.com

In relation to claims matters:

The Customer Care Manager,

Wizz Air Claims Department,

AIG Travel Assist, PO Box 2157

Shoreham by Sea,

West Sussex BN43 9DH

Phone: 0845 603 9892

E-mail: travelassistclaims@aig.com

To help us to deal with your comments quickly, please quote your certificate of insurance/claim number and the policyholder/insured person's name.

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us.

The Financial Ombudsman Service,

South Quay Plaza,

183 Marsh Wall,

London E14 9SR

Phone: 0845 080 1800

E-mail: complaint.info@financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at: www.fscs.org.uk or by writing to the following address:

Financial Services Compensation Scheme,

7th Floor Lloyds Chambers, Portsoken Street, London E1 8BN.

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Single Trip	Excess*
A	Cancelling your trip	£3,000	£50
B	Medical and other expenses outside the UK	£200,000	£50
C	Hospital benefit	£10 for every 24 hours up to £500	Nil
D	Cutting your trip short	£3,000	£50
E	Missed departure	£500	£50
F1	Travel delay	£20 for every 12 hours delay up to £300	Nil
F2	Abandoning your trip	£3,000	£50
G1	Personal belongings and baggage Including: single article limit/pair or set of items limit Including: valuables limit	£1,000 £150 £200	£50
G2	Delayed baggage	£135	Nil
G3	Personal money Including: cash limit	£500 £250	£50
G4	Passport and travel documents	£200	Nil
H	Personal accident	£10,000	Nil
I	Personal liability	£1,000,000	£150
J	Legal expenses	£10,000	£150
K	Hijack	£30 for every 24 hours up to £1,000	Nil

*** Excess**

When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under.

This insurance is provided by Wizz Air and underwritten by AIG UK Limited. Wizz Air is an appointed representative of AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc.

