

Travel Insurance

Insurance Product Information Document



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Product: Free Spirit - Single Trip & Annual Multi-trip Policy - Super cover

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This is travel insurance, available on a Single Trip or Annual Multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.

What is insured?

The Super policy covers up to the following amounts, if:

| | |
|---|------------|
| ✓ You are not able to go on your trip | £2,500 |
| ✓ Your departure is delayed by 12 hours or more | £120 |
| ✓ You miss your departure from the UK | £750 |
| ✓ You choose to cancel after a delay of 12 hours | £2,500 |
| ✓ You need emergency medical treatment | £5,000,000 |
| ✓ You are confined to a public hospital abroad | £1,000 |
| ✓ You need to come home early | £2,500 |
| ✓ Your aftercare, following hospitalisation abroad: | |
| - home help | £500 |
| - cosmetic surgery | £3,000 |
| - dental treatment | £300 |
| - physiotherapy | £750 |
| ✓ Your convalescence in the UK, following hospitalisation abroad for 5 days or more | £750 |
| ✓ Your possessions, medical aids or prescribed medications are delayed | £150 |
| ✓ Your possessions are lost, stolen or damaged | £1,500 |
| ✓ Your medical aids are lost, stolen or damaged | £1,000 |
| ✓ Your prescribed medication is lost, stolen or damaged | £250 |
| ✓ Your cash is lost or stolen | £200 |
| ✓ Your passport is lost or stolen | £200 |
| ✓ You are mugged | £250 |
| ✓ You are hijacked or kidnapped | £2,500 |
| ✓ Your trip is disrupted by a natural disaster | £750 |
| ✓ You are held legally liable for injury or damage | £2,000,000 |
| ✓ You need legal advice | £25,000 |
| ✓ You suffer death or injury following an accident | £10,000 |
| ✓ Your gadgets are lost, stolen or damaged | £1,000 |

You can add the following optional cover:

- Winter Sports extension £500
- Excess Waiver

Note: the excess for Gadget Cover would still apply and any excess imposed either following Medical Screening or due to any 'Sports & Activities' cover you may have purchased (Activity Pack 2, 3 or 4), would still apply.



What is not insured?

- ✗ Excesses apply and are shown in the insurance policy - you are responsible for paying this amount in the event of a claim, unless you have purchased the excess waiver.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your policy documents.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Trips longer than 31 days on a Super Annual Multi-trip policy.
- ✗ Natural damage (e.g. wear & tear).
- ✗ Cargo or container ship travel.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover if you are claiming due to Foreign & Commonwealth Office (FCO), government or local authority advice relating to any infectious disease *including* Covid-19.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease *including* Covid-19.



Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money or gadgets unless they are on your person or in a safe/safety deposit box or locked in your accommodation.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign and Commonwealth Office (FCO) has 'advised against all travel' or 'all but essential travel'. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

Annual Multi-trip travel insurance, covers a period of one year.

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the Contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy:

For Annual Multi-trip policies - we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.

For Single Trip policies – If we agreed to a refund, then we will refund 50% of the total premium you have paid.