



Free Spirit 2021/22 - Important Changes

There have been some changes to the policy. Below are listed the significant changes.

IMPORTANT INFORMATION (Not applicable to End Supplier Failure Insurance)

We draw your attention to the 'Conditions & Exclusions Applying to Your Policies', in particular, exclusions 20 and 40, as this policy will NOT provide cover for any claims directly or indirectly related to a **pandemic** and/or **epidemic**, including but not limited to **Coronavirus**.

Please note: exclusion 20 applies to all sections of cover, whilst exclusion 40 applies to all sections of cover with the exception of Sections A1 - Cancellation, B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday; provided that you have received the recommended number of doses of an approved **Coronavirus** vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you are under 40 years of age, or if you are over 40 years of age but were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records. You should also refer to exclusion 14.

Please be aware: There is no cover under this policy if (having no symptoms of **Coronavirus** and/or not testing positive for **Coronavirus**) you are advised to quarantine or you choose to self-isolate due to a person you have come into contact with having **Coronavirus**.

Policy Underwriter

The following will apply to the whole policy.

Sections A1, B1 to B12 & B14 this insurance is underwritten by Chaucer Insurance Company DAC. Chaucer Insurance Company DAC are authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

Section B13 is administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. which is a Belgian firm authorised by the National Bank of Belgium. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. is part of the AXA Group. Bastion Insurance Services Ltd are authorised and regulated by the Financial Conduct Authority.

For End Supplier Failure Insurance is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE (The Insurer). The Insurer is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Eligibility

You are a resident of the United Kingdom, Channel Islands or BFPO and have been in the United Kingdom for a minimum of 6 months in the year prior to purchasing your insurance policy.

Age Limits

Winter sports extension on the Single Trip and Annual Multi-trip is limited to a maximum age of 65 years.

Cancelling Your Policy

Should you need to cancel your policy outside the 14-day cooling off period, the following terms will now apply.

For Single Trip policies:

If you cancel the policy at any time after the 14-day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover you have received.

For Annual Multi-trip policies:

If cover has started, you will be entitled to a pro-rata refund of premium, in accordance with the amounts shown below.

If cover has not started - 100%

Up to two (2) months - 60%

Up to three (3) months - 50%

Up to four (4) months - 40%

Up to five (5) months - 30%

Up to six (6) months - 25%

Six (6) months or over - No refund

Definitions

We have introduced the following new definitions:

Coronavirus

means Covid-19, including any related and/or similar conditions howsoever called or any mutation of these.

Epidemic

means a widespread occurrence of an infectious disease in a community at a particular time.

Pandemic

means an **epidemic** that has spread across a large region.

Trip Extensions

- Trip extensions if you decide you wish to extend your trip whilst overseas

If, once you have left the United Kingdom and before the end of the period of insurance, you decide you want to extend your policy, please contact Customer Services on 02392 419 080. Extensions can usually only be considered if there has been no change in health (or that of a close relative or business associate) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

However, should there have been a change in health or you are aware that a claim has been made or will need to be made under the original policy, then we may still be able to consider the extension, provided full details are disclosed to us for consideration.

- Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond your control, for example, due to illness or injury or unavoidable delays affecting your return flight or public transport, your trip cannot be completed within the period of insurance outlined in your policy schedule, cover will be extended for you at no extra cost for up to thirty (30) days. This also applies to one person travelling with you who is authorised to stay with you by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than thirty (30) days must be authorised by the Medical Emergency Assistance Company.

- Trip extensions – travel disruption caused by a pandemic/epidemic (including Coronavirus)

If, as a result of a **pandemic** and/or **epidemic** (including but not limited to **Coronavirus**), you are unable to return to the UK as planned, due to:

- a) a country closing their borders and/or
- b) the cancellation or delay of your booked public transport.

Cover Limits

There are no changes to the cover limits; however the following cover now applies in respect of **Coronavirus**.

Cancellation:

What we will cover:

- If you or anyone insured on this policy testing positive for **Coronavirus** within fourteen (14) days of your trip departure date;
- If you or anyone insured on this policy being admitted to hospital due to testing positive for **Coronavirus** since you purchased your policy;

What is not covered:

- Any claim where you are unable to provide evidence from a medical professional confirming your illness or infectious disease;
- Any claim where you cancelled your trip because:
 - you are unable to provide evidence from a medical professional confirming the illness, infectious disease, injury or death;
 - of any **epidemic**, or **pandemic** as declared by the World Health Organization (WHO) except due to illness;
 - due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease including **Coronavirus**;
 - any claim where you cancelled your trip because of **Coronavirus**: if you do not have an official positive test result confirming your diagnosis within fourteen (14) days of your trip departure date, or you have not been admitted to hospital due to testing positive for **Coronavirus** since you purchased your policy;
 - if you are advised to quarantine or you choose to self-isolate due to a person you have come into contact with having **Coronavirus**;
 - if a medical professional advises you not to travel as you have underlying health conditions that place you 'at a higher risk' from **Coronavirus**;
 - any costs of **Coronavirus** testing;
 - if you were showing symptoms of, or had been diagnosed with, **Coronavirus**, when this policy was purchased;
 - any claim where you, or a travelling companion did not obtain the required travel documents, inoculations or vaccinations for the area you are travelling to;

Emergency Medical & Associated Expenses

What we will cover:

- Your emergency medical treatment and related expenses if you fall ill or are injured (including with symptoms of or testing positive for **Coronavirus**) or require emergency dental treatment, during your trip, for the level of cover selected, as confirmed in your policy schedule
- Extra transport and accommodation (up to a similar standard to your original booking) if it is medically necessary for you to stay after the date you were going to return to your home. This includes extra costs you have to pay to return to your home if you cannot use your booked transport. A maximum amount of £2,000 per insured person applies if you have to extend your trip because you have tested positive for **Coronavirus**;

What is not covered:

- Any costs of **Coronavirus** testing outside the United Kingdom, unless you are admitted to hospital as an inpatient as a result of an illness that is covered under Section B1: Emergency medical assistance & expenses.

Curtailment/Loss of Holiday

What we will cover:

If you or anyone insured on this policy, testing positive for **Coronavirus** and becoming seriously ill or dying;

What is not covered:

- any claim as a result of any **epidemic**, or **pandemic** as declared by the World Health Organization (WHO) except due to illness;
- any claim due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease;

- any claims arising directly or indirectly from **Coronavirus**:
 - if you do not have an official positive test result confirming your diagnosis, unless agreed by the Medical Emergency Assistance Company;
 - if you are advised to quarantine or you choose to self-isolate due to a person you have come into contact with having **Coronavirus**;
 - any costs of **Coronavirus** testing unless you are admitted to hospital as an inpatient as a result of an accident, injury or illness that is covered under Section B1 A. Emergency medical & associated expenses;
- any claim where you are unable to provide evidence from a medical professional confirming the illness, infectious disease, injury or death;
- any claim where anyone was showing symptoms of, or had been diagnosed with **Coronavirus** when this policy was purchased;

24hr Emergency Assistance & Claims

Changes to our Assistance Service & Claims numbers.

- **24 Hour Medical Emergency Assistance:**

The telephone number for the emergency medical assistance service is now: **+44 (0) 203 819 7170**

E-mail: internationalhealthcare@healix.com

- **Claims Notification:**

The fastest and easiest way to download a claim form please visit: www.submitclaim.co.uk/fre

Claims Settlement Agencies, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

Telephone: **01702 553 443** Lines open Monday to Friday 9am to 5pm, closed Bank Holidays.

E-mail: info@csal.co.uk

Your Right to Complain

The new process to follow if you need to make a complaint about your insurance is detailed in your policy.

For full terms, conditions and exclusions, please refer to your Policy Wording.