

# Travel Insurance

## Insurance Product Information Document

### Product: Travel Plus - Single Trip & Annual Multi-trip Policy - Premier cover

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# Travel Plus

**This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.**

#### What is this type of insurance?

This is a personal travel insurance policy designed to cover you whilst on your trip. Your chosen cover type, level and any selected options are shown on your Policy Schedule. The limits of cover and excesses are provided in the 'Schedule of Benefits' in the Policy Wording.

#### What is insured?

Overall limits are shown per person, per policy section (except where otherwise stated) - excesses and limits within a section may apply. Refer to the 'Schedule of Benefits' in the Policy Wording for full details.

- ✓ **Emergency medical & other expenses** - Up to £10,000,000
- ✓ **Hospital benefit** - Up to £500
- ✓ **Personal accident** - Up to £15,000
- ✓ **Baggage** - Up to £2,000
- ✓ **Cancellation & Curtailment** - Up to £5,000
- ✓ **Delayed departure** - Up to £100
- ✓ **Trip abandonment** - Up to £5,000
- ✓ **Missed departure/Missed connection** - Up to £750
- ✓ **Passport, documents or driving licence** - Up to £300
- ✓ **Personal money** - Up to £750 (cash limit £350)
- ✓ **Personal liability** - Up to £2,000,000
- ✓ **Legal expenses & advice** - Up to £25,000 (policy max £50,000)
- ✓ **Baggage delay** - Up to £150
- ✓ **Travel risks:**
  - Hijack/kidnap - Up to £2,500
  - Mugging - Up to £250
  - Catastrophe - Up to £750
- ✓ **Terrorism cover:**
  - Emergency medical assistance & expenses - Up to £10,000,000
  - Additional travel & accommodation expenses - Up to £1,500
  - Hospital benefit - Up to £500
  - Personal accident - Up to £15,000
- ✓ **Extended journey disruption** - Up to £5,000
- ✓ **Scheduled airline failure & end supplier failure** - Up to £2,500
- ✓ **Winter sports cover** (Annual Multi-trip policy) - Up to £500
- ✓ **Cruise cover** (Annual Multi-trip policy) - Up to £100,000
- ✓ **Gadget cover** - Up to £1,000
- ✓ **Travel consumer dispute** - Up to £10,000

**Optional cover** - subject to an extra premium being paid, cover is available for:

- Winter sports cover** (Single Trip policy) - Up to £500
- Cruise cover** (Single Trip policy) - Up to £100,000
- Business cover** - Up to £2,000



#### What is not insured?

- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ Loss or damage more specifically insured by another policy.
- ✗ Claim circumstances you were aware of before your policy was issued or trip was booked (whichever is the later).
- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown for each section of cover.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ An act of terrorism where nuclear, chemical or biological weapons, devices or agents are used.
- ✗ War, hostilities or civil unrest.
- ✗ Travel to a destination where the Foreign & Commonwealth Office (FCO) (or equivalent authority) or the World Health Organization (WHO) have advised against all travel or all but essential travel.
- ✗ Pre-existing medical conditions which you had at the time of taking out this insurance which have not been declared to us and we have not accepted in writing.
- ✗ Medical conditions that you have not told us about or where your state of health is worse than you told us.
- ✗ Any trip involving cargo or container ship travel.



#### Are there any restrictions on cover?

- ! Eligibility: the policy offers cover to UK residents (including Channel Islands, Isle of Man or BFPO), meaning a person who (at the time of buying the policy): has their main home in the UK; and has lived in the UK for at least 6 months (or holds a British residence permit/visa); and is registered with a GP; and liable to pay taxes in England, Scotland, Wales or Northern Ireland.
- ! There is a limit on the length of the journey that can be covered.
- ! Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to their age. Refer to your policy for details.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.
- ! This is a travel insurance policy and not private medical insurance.
- ! Your policy contains exclusions under Section 4 - Cancellation & Cutting Short a Trip, Section 5 - Travel Delay, Missed Departure & Missed Connection and Section 13 - Extended Journey Disruption for claims relating to medical epidemic or pandemic.



## Where am I covered?

You are covered for travel during the period of insurance within the destination country or geographical area stated on your Policy Schedule.



## What are my obligations?

- You must take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- You must check your policy documentation when you receive it to make sure you have the cover you need and expect.
- You must ensure you comply with the Important exclusions and conditions relating to health within your policy wording.
- You must tell us if your state of health changes (i.e. if you develop a new medical condition or an existing one deteriorates) at the earliest opportunity before you book or commence your trip.
- You must comply with any requirements of your public transport carrier in its agreement to provide a service.
- For loss, theft or damage claims you must get a police report within 7 days of the incident.
- You or someone on your behalf must phone the Assistance helpline provided, as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.

*Your policy may not be valid if we do not have the correct information.*



## When and how do I pay?

You will need to pay the full cost of your policy prior to cover commencing.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your Policy Schedule.



## How do I cancel the Contract?

If you decide that you no longer require the policy tell us of your decision, in writing or by email using the contact details provided in the Policy within 14 days of buying the policy.

If you have not made and do not intend to make a claim, and your trip has not started, we will refund you 100% of the premium.

If you cancel your policy more than 14 days after the date you bought the policy you will need to refer to the policy for full details of all cancellation conditions and charges where applicable.