

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions of your insurance policy. This document is not personalised. A copy of the full terms and conditions of your cover will also be provided to you.

## What is this type of Insurance?

This policy is a Travel Insurance policy that provides cover for each insured person as summarised under the “What is insured” section below.



### What is insured?

- ✓ **Cancellation & curtailment**  
If you have to cancel or cut short your trip, we will repay you up to £3,000 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Catastrophe**  
If you have to move from your pre-booked and pre-paid accommodation we will pay up to £300 for additional travel and accommodation costs you incur.
- ✓ **Emergency medical expenses & repatriation**  
If you fall ill or suffer an injury whilst on your trip, we will pay up to £10,000,000 for your emergency medical expenses and transportation costs.
- ✓ **Hospital benefit**  
If you are hospitalised whilst on your trip, we will pay you £25 compensation for each complete 24-hour period that you spend in hospital, up to a maximum amount of £2,000.
- ✓ **Personal possessions**  
If your personal possession(s) are lost, stolen or damaged during your trip we will pay you up to £2,000 for all these items, less a deduction for the wear and tear and depreciation in the value of each item. In addition, the most we will pay for any single item is £150 or £200 in total for valuables.
- ✓ **Travel documents**  
If your passport or documents are lost, stolen or damaged during your trip, we will pay up to £300 to get temporary documents or passport to return you home.
- ✓ **Baggage delay**  
If your baggage is delayed or lost in transit on the outward journey for more than 24 hours, we will pay you £150 for the purchase of necessities.
- ✓ **Personal Money**  
If your money is lost, stolen or damaged during your trip, we will pay you up to £150.
- ✓ **Personal accident**  
If you suffer an accident on your trip that results in your total permanent disablement or death, we will pay you (or your estate) up to £25,000 in compensation.
- ✓ **Missed departure**  
If you miss your outward or return journey home, we will pay you up to £1,000 for the additional travel and/or accommodation costs to get you on your trip or to return you home.
- ✓ **Delayed departure**  
If your outward or return journey is delayed for more than 12 hours, we will pay you £20 compensation for each complete 12-hour period that you are delayed, up to a maximum of £300.
- ✓ **Holiday abandonment**  
If your outward international journey is delayed for more than 12 hours, and you choose to cancel your trip, we will pay you up to £3,000 for the travel and accommodation costs that you cannot recover directly.
- ✓ **Personal liability**  
If during your trip, you accidentally injure someone else or damage their property, we will cover up to £2,000,000 in costs and damages that you become legally liable to pay as a result of a claim being made against you.
- ✓ **Legal expenses**  
If during your trip you are injured, suffer an illness or die, for reasons caused by someone else, we will pay up to £15,000 for your legal costs to pursue a civil action claim against the third party for compensation.
- ✓ **Scheduled airline failure**  
In the event of your scheduled airline becoming insolvent we will pay up to £3,000 for irrecoverable sums you paid prior to travel, or additional costs you incur after travel, in replacing travel arrangements and costs of return travel.

### Optional Cover Extensions

- **Hazardous sports & activities**  
Extends your emergency medical expenses & repatriation section to include cover while you participate in certain activities.
- **Winter Sports**  
If you participate in a specified winter sports activity, we will pay up to £10,000,000 for your emergency medical expenses and repatriation costs. In addition, if your ski equipment is lost, stolen or damaged we will pay you up to £500 for these items less a deduction for wear, tear and depreciation in the value of each item, subject to specified financial limits.  
We will also pay you:
  - £20 for each complete day that you need to hire ski equipment if your own ski equipment is lost, stolen, damaged or delayed, up to a maximum of £500.
  - Up to £300 for your ski pack if you suffer a bodily injury or serious illness and cannot ski.
  - £20 per day compensation if you are unable to ski due to a lack of snowfall or adverse weather conditions up to a maximum of £200.
  - If your return journey is delayed for more than 12 hours as a result of an avalanche, we will pay you £100 compensation.
- **Business cover**  
If you are travelling on business you may want extra cover, this cover will protect you against the loss, theft of or damage to your business equipment up to £2,000 for all these items, less a deduction for the wear and tear and depreciation in the value of each item. In addition, the most we will pay for any single item is £500.  
We will also pay you:
  - £150 per day for the hire or purchase of essential business equipment, up to a maximum of £600 if your business equipment is delayed or lost in transit on your outward journey for more than 12 hours.
  - £250 if your business money or traveller's cheques are lost or stolen during your trip.
  - Up to £3,000, for the cost of sending a replacement employee to complete a trip on your behalf if you are unable to travel following a disablement of you, as a result of bodily injury or illness, where such disability will likely last for 7 days or more.

### • Golf Cover

If you are going on a golfing holiday, this cover will protect you against loss, theft or damage to your golf equipment up to £1,500 for all these items, less a deduction for the wear and tear and depreciation in the value of each item. In addition, the most we will pay for any single item is £300.

We will also pay you:

- £25 per day for the hire of golf equipment, up to a maximum of £200 if your golf equipment is delayed or lost in transit on your outward journey for more than 12 hours.
- £75 per day for pre-paid golf fees (green fees, tuition fees, golf equipment hire) you are unable to use due to your illness, being involved in an accident or as a result of adverse weather which causes the closure of the golf course up to a maximum of £300.

### • Independent traveller

Extends your cancellation & curtailment (up to £3,000), missed departure (up to £1,000), delayed departure and (up to £300), holiday abandonment (up to £3,000) sections to cover you for unforeseen events such as:

- Closure of air space attributable to volcanic ash.
- Travel advice changing after you had booked or started your trip which prevents travel or all but essential travel.
- You being denied boarding (because there are too many passengers for the seats available).



### What is not insured?

- ✗ The policy excesses. Under this policy the excess amount is normally £65 per insured person, per section of cover, per claim.
- ✗ Any claim arising directly or indirectly from a pre-existing medical condition unless cover has been agreed and any additional premium due paid to medical pre-screening.
- ✗ Any damage or loss resulting from criminal acts, negligence or fraud.
- ✗ Travelling against medical advice.
- ✗ Cutting short your trip when not medically necessary.
- ✗ Certain sports & activities.
- ✗ Personal possessions left unattended.
- ✗ Money left unattended.
- ✗ Self-exposure to needless danger.
- ✗ Wilful, self-inflicted injury, solvent or drug abuse.
- ✗ Claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ Circumstances known to you at the time of buying this insurance policy, which could give rise to a claim.
- ✗ Travel to a country or specific area to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public against all, or against all but essential travel.



### Are there any restrictions on cover?

This policy is available to residents of the United Kingdom only.

You must be registered with a Medical Practitioner in the United Kingdom.

Cover is not available to anyone aged 79 years and over on the date of purchasing this insurance policy.

Trips are restricted to maximum duration periods.

Financial limits and excesses apply to individual cover sections.

There may be cover restrictions on any medical condition which has not been declared or for any medical condition when purchasing your policy please call us on 01733 224 852.



### Where am I covered?

- ✓ Cover is provided for any trip made by you within the area of travel shown on your insurance certificate. Each trip must begin and end in the United Kingdom during the period of insurance.



### What are my obligations?

- You must provide us with honest, accurate and complete information. This includes your destination, duration or age for anyone to be insured under this policy.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and take all practical steps to safeguard your property from loss or damage and to recover property which is lost or stolen.
- In the event of a claim, you must notify us as soon as possible.
- You must use Reciprocal Health Agreements such as EHC (Europe) or Medicare (Australia).
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- Under most sections you will be responsible for paying the first amount for each and every claim per incident, per section for each insured person. This is known as your excess.



### When and how do I pay?

You must pay for the policy and any optional cover extension in a single payment via our website [cover4travel.com](https://cover4travel.com) or by calling us on 0161 772 3395. Payment can be made by debit or credit card.



### When does the cover start and end?

Cover on annual multi trip policies starts when you buy the policy and ends on the end date as shown on your policy schedule.

Cancellation cover on annual multi trip policies starts when you buy the policy or at the time of booking any trip (whichever is the later) and ends on the departure date of any trip or the expiry date as shown on your policy schedule. Each trip is a maximum of 45 days duration.



### How do I cancel the contract?

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so by contacting the organisation from whom you bought your policy for a refund providing you have not travelled and no claim has been made or will be made. If you cancel after the 14 days of receipt of the documents no premium refund will be made.