

## Travel Insurance Insurance Product Information Document



**Company:** This insurance is underwritten by Syndicate 1991 at Lloyd's, managed by Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FRN 224442. Registered in England and Wales number 04690709

**Product:** DTW1991 Holiday Travel+ Insurance

This document provides a summary of the cover, exclusions and restrictions. You will find all the terms and conditions, along with other important information in your policy documentation.

### What is this type of Insurance?

This is a travel insurance policy to cover unexpected events that could occur before a holiday, whilst travelling, or whilst on holiday e.g. cancelling or cutting short a holiday or needing medical treatment. You can choose to purchase a single trip policy to cover one holiday only or an annual multi-trip policy to cover several individual holidays.



#### What is insured?

##### The policy covers up to the following:

- ✓ If you need emergency medical treatment £10m
- ✓ If you have to cancel your trip or need to come home early £5,000
- ✓ If you suffer death or injury following an accident £25,000
- ✓ If your possessions are lost stolen or damaged £2,000
- ✓ If your cash is lost or stolen £500
- ✓ If your passport is lost or stolen £500
- ✓ If you are legally liable for injury or damage £2m
- ✓ If your baggage is delayed £400
- ✓ If your travel is delayed over 12 hours £400
- ✓ If you miss your departure for any leg of the journey £1,000
- ✓ If you are hospitalised, mugged or hijacked £1,000
- ✓ If you are forced to move from your accommodation following an emergency £500
- ✓ If your pet documentation is lost or stolen £500
- ✓ If the provider of your accommodation, transport or excursion goes bankrupt £5,000
- ✓ Costs for legal action following an accident which causes your death or bodily injury £50,000
- ✓ If you miss your cruise connection £1,000

##### You can add the following optional covers to the policy:

- ✓ Winter Sports Extension
- ✓ Golf Cover Extension



#### What is not insured?

- ✗ **Excesses** apply and are shown in the policy documentation. You are responsible for paying this amount in the event of a claim
- ✗ Existing medical conditions that you haven't told us about, or existing medical conditions that you have told us about but which we have not agreed to cover
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel or have to cancel or cut short your holiday
- ✗ You taking part in activities unless those activities are stated as covered in your policy documentation
- ✗ Trips which have begun before your policy start date
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear and tear or from weather)
- ✗ Any person 76 years old or over on an annual multi-trip policy
- ✗ Any person 86 years old or over on a single trip policy
- ✗ Mobile phones
- ✗ Travelling to a country unless covered under the area of travel shown on your policy certificate
- ✗ Personal belongings, money, documents and valuables left unattended
- ✗ If a tour operator, travel agent or package holiday provider fails
- ✗ Legal expenses – Costs incurred before the claim has been accepted



## Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your policy schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have medical investigation, 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 to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for any trip longer than 31 days if aged 76 years or older



## Where am I covered?

This will depend on your needs – the cover you chose is shown on your policy schedule. You will need to refer to your policy document for the full definitions:

- ✓ **Area 1** – England, Scotland, Wales, Northern Ireland and the Isle of Man
- ✓ **Area 2** – All countries in Area 1 plus Europe, Channel Islands, Egypt, Israel, Tunisia and Turkey
- ✓ **Area 3** – Worldwide excluding USA, Canada, Mexico, Caribbean Islands and Bermuda
- ✓ **Area 4** – Worldwide



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to the policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must keep us informed of any changes in health for any person to be insured on this policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover and any amount paid as a claim



## When and how do I pay?

Full payment is required when you take out the policy even if your trip is not until a future date. Payment is usually made to your insurance broker, you may be able to pay in full by credit or debit card



## When does the cover start and end?

**Single trip cover** – cover for cancelling your holiday will start on the day you purchase the policy and cover will end on the trip end date specified on your schedule

**Annual multi-trip cover** – cover will begin on the start date stated on the policy schedule and will run for one year



## How do I cancel the contract?

Should this policy not meet your requirements please contact your broker who arranged the insurance within 14 days from date of purchase or renewal of the policy or the day you received your policy documentation, whichever is later. Provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund and the policy will be treated as though it had never existed.

After the expiry of your 14 days statutory cooling-off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium.

Please contact the insurance broker you purchased the policy from or:

Insurance Administration Services

**Telephone:** +44 (0) 1623 683 586