

# Travel Insurance

## Insurance Product Information Document



### Company:

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Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority

**Product: Single Trip Budget – Travel insurance Policy – Contract Number 760STB19**

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

### What is this type of Insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your trip; delayed possessions and lost or stolen possessions.



#### What is insured?

- ✓ **Cancelling your trip** - loss of pre-paid travel and accommodation expenses.
- ✓ **Travel delay** - a benefit after a major delay to outbound or return transport at the departure point or the costs to abandon your trip on the outbound journey only.
- ✓ **Missed departure** - extra transport or accommodation costs to continue your trip, if you miss your outbound or return transport.
- ✓ **Personal accident** - compensation if you die, lose your sight or a limb or are unable to ever work again following an accident on your trip.
- ✓ **Medical and other expenses including curtailment** - hospital fees, curtailment, repatriation, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Hospital benefit** - compensation payable if you have to have in-patient treatment during your trip.
- ✓ **Personal property:**
  - Baggage - cover for items lost, stolen or damaged on your trip.
  - Delayed baggage - costs to replace essential items temporarily lost by the transport provider on your outward journey.
  - Personal money - cover for cash, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Loss of passport** - costs to obtain temporary documents on your trip.
- ✓ **Personal liability** - costs for damage you cause to a third party or their property (including your booked accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed in writing.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or trip booked (whichever is later).
- ✗ 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.



### Are there any restrictions on cover?

- ! Cover is only available to residents of the United Kingdom - England, Scotland, Wales, Northern Ireland, Isle of Man including all islands comprising the British Isles & Channel Islands (except the Republic of Ireland).
- ! Claims relating to existing medical conditions may be excluded.
- ! 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.
- ! There is a limit on the length of the trip that can be covered.
- ! 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.



### 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 insurance confirmation. You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)



### What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



### When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled. 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 insurance confirmation.



### How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements. If you wish to cancel the contract during this period, please use the contact details provided in the policy. Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services. You may still cancel the contract after this 14 day cancellation period but no refund will be made.