

UK MULTI TRIP TRAVEL INSURANCE 2024



INSURANCE

Global Travel Insurance Services Limited

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This insurance is arranged by Global Travel Insurance Services Ltd who are authorised and regulated by the Financial Conduct Authority and our status can be checked on the FCA Register by visiting www.fca.org.uk or by contacting the FCA on 0800 111 6768.

This insurance is underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance UK Ltd. Great Lakes Insurance UK Ltd Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884.

If you have a complaint about the sale of this insurance you must first write to the Managing Director of Global Travel Insurance Services Ltd. Subsequently, complaints may be referred to the Financial Ombudsman Service. If we are unable to meet our liabilities you may be entitled to compensation under the Financial Services Compensation Scheme.

DEMANDS AND NEEDS

This insurance policy will suit the demands and needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified sums insured.

IMPORTANT: We will not provide you with advice about the suitability of this product for your individual needs but will be happy to provide you with factual information. We summarise below the details of the insurance cover provided which also includes 24-hour emergency service from Towergate Assistance. A summary of the cover is detailed below. Full details of the key benefits, conditions and exclusions will be included in the Policy Document, Table of Benefits and Insurance Product Information Document (IPID), copies of which will be sent to you with your policy documents. In any event you may ask for specimen copies of the policy wording should you wish to examine this in advance.

SUMMARY OF COVER

SECTION	MAXIMUM SUM INSURED AND/OR BENEFITS PER PERSON	EXCESS PER PERSON
Cancellation	£1,500	<ul style="list-style-type: none"> • £25 Loss of Deposit • £50 Cancellation
Missed Departure	<ul style="list-style-type: none"> • £100 (England, Scotland & Wales) • £300 (Northern Ireland, the Isles of Scilly, the Isle of Man & the Channel Islands) 	Nil
Personal Accident	<ul style="list-style-type: none"> • £5,000 Death • £5,000 Loss of Limb(s) and / or Eye(s) • £5,000 Permanent Total Disablement 	Nil
Additional Accommodation, Repatriation & Travel Expenses (including Curtailment)	£5,000, sub-limited as follows: <ul style="list-style-type: none"> • £100 (necessarily incurred) Taxi Fares & Telephone Calls • £2,500 Return to Home Expenses • £1,500 Curtailment • £300 Additional Travel Expenses Following Curtailment 	£50
Hospital Benefit	£15 per 24-hours up to £300	Nil
Personal Property (including Personal Money)	£1,000 in all, sub-limited to: <ul style="list-style-type: none"> • £200 Single Article Limit • £200 in all Valuables • £200 (£50 children) Personal Money • £50 per 24-hours up to £100 Delayed Baggage 	<ul style="list-style-type: none"> • £50 Personal Property & Personal Money • Nil Delayed Baggage
Personal Liability	£2,000,000	£250
Legal Expenses	£25,000	Nil
Extended Cattery and/or Kennel Fees	£50 per 24-hours up to £500	Nil
COVID-19 Cover	<ul style="list-style-type: none"> • Up to £1,500 Cancellation • Up to £1,500 Curtailment 	£50

RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: Any person who has an address in the United Kingdom, has lived in the United Kingdom for at least 6 of the last 12 months, and is registered with a General Practitioner in the United Kingdom.

INSURANCE PRODUCT SUITABILITY

This insurance is suitable for multiple round trips within the UK & Channel Islands of no more than 31 days duration, for persons whose age is 90 years or less on the date of purchase. The insurance covers any trips that have been pre booked and for which the duration exceeds 1 night. This product is valid for policies issued from the 01/07/2023 to the 30/06/2024 with travel within 12 months of policy purchase.

COOLING OFF PERIOD

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14-days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund. Following this 14-days period, you continue to have the right to cancel your policy at any time by contacting us. If the notice of cancellation is received outside of the 14-days cooling-off period no premium will be refunded.

PRE EXISTING MEDICAL CONDITIONS

This policy may not provide cover for pre-existing medical conditions, so it is important that you review and respond to the questions below in order to have the full protection of your policy. If you do not take the appropriate action, or if you withhold information which we should reasonably be made aware of when considering the provision of cover, then your policy may be cancelled, or your claim rejected or not fully paid.

If you are travelling within the United Kingdom please consider the following questions in relation to you, anyone to be covered by this policy, or any colleague:

1. Are you aware of any reason why your trip could be cancelled or cut short, such as your health or the health of a relative or colleague or someone with whom you are going to travel or stay?
2. Are you travelling:
 - a) against the advice of a medical practitioner, or
 - b) for the purpose of obtaining medical treatment?
3. Have you been given a terminal prognosis?
4. Are you receiving or awaiting investigation or treatment for any bodily injury, illness or disease as a hospital day case or in-patient or have an undiagnosed condition or set of symptoms?

If you answer yes to any of the above 4 questions, then your pre-existing medical conditions will not be covered by this policy and we are unable to extend the cover to do so.

If you answer no to the above 4 questions, then please also proceed to questions 5 and 6 below to complete the assessment.

5. If you are on prescribed medication, are your medical condition(s) stable and well controlled?
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip by either:
 - a) your GP, or
 - b) a registered mental health professional (e.g. If you are under the care of a community mental health team), or
 - c) a consultant specialising in the relevant field?

If you answer yes to question 5 and 6 above, then you do not need to contact us with details of your pre-existing medical conditions, and your insurance policy's standard terms, conditions and exclusions will apply. If you answer no to question 5 or 6 above, then your pre-existing medical conditions will not be covered by this policy and we are unable to extend the cover to do so.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom only.
2. Cover is only available for the whole duration of a booked trip to a maximum 31 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
 - a. an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b. the passenger compartment of any unattended vehicle.
7. You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.
8. Claims arising from any epidemic or pandemic as declared by the World Health Organisation (WHO)
9. Claims arising from or related to any Coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 Cover section.

TRAVEL SIGNPOSTING

Not the right level of cover to meet your Travel Insurance needs? If we can't offer you the cover you want, or your premium is higher than you wanted because you have medical conditions, you may be able to get help by accessing the Money and Pensions Service travel directory at: <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 777 (Open Monday to Friday, 8am to 6pm).

DEFINITION OF GEOGRAPHICAL AREAS

AREA 1. UNITED KINGDOM

England, Scotland, Wales, Northern Ireland, the Isles of Scilly, the Isle of Man and the Channel Islands.