

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Firm Reference Number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Administered by: Towergate Travel

This policy is administered by Towergate Travel. Towergate Travel is a trading name of Towergate Underwriting Group Limited. Registered in England with company number 4043759. Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority. Our register number is 313250.

Product: Annual Multi Trip Travel Insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: 976UMT21

Sold by: Global Travel Insurance Services Limited

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover multiple trips within the policy dates and the geographical limits you have chosen.



What is insured?

- ✓ **Cancellation** – up to £1,500
- ✓ **Travel disruption** – up to £500
- ✓ **Personal accident** – up to £5,000
- ✓ **Additional accommodation, repatriation & travel expenses** – up to £5,000
- ✓ **Curtailed** – up to £1,500
- ✓ **Hospital benefit** – £15 a day up to £300
- ✓ **Personal property** – up to £1,500
 - up to £200 any one article, pair or set of articles
 - up to £200 valuables limit
 - £50 per day up to £100 for baggage delay
- ✓ **Personal money** – up to £200 (reduced to £50 if aged under 18 or 22 if in full time education)
- ✓ **Car breakdown and recovery** – up to £3,000
- ✓ **Emergency home assistance** – up to £250
- ✓ **Withdrawal of services** – £50 per day up to £500
- ✓ **Kennel and/or cattery fees** – £50 per day up to £500
- ✓ **Personal liability** – up to £2,000,000
- ✓ **COVID-19 cover** – up to £1,500 cancellation and curtailment and up to £5,000 additional accommodation, repatriation and travel expenses



What is not insured?

- ✗ Circumstances known to you before you purchased this insurance which could reasonably have been expected to lead to cancellation of the trip
- ✗ Medical treatment which can wait until you return home
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad
- ✗ Private medical treatment unless agreed by Towergate Assistance or us
- ✗ Baggage and personal money claims will be paid based on the value of the items at today's prices less a reduction for wear, tear and depreciation (loss of value)
- ✗ Contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps, documents, vehicles or accessories, tents, antiques, musical instruments, pictures, sports gear whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment
- ✗ Money and valuables whilst unattended or in luggage in transit
- ✗ Certain sports, activities or dangerous pursuits may not be covered under this policy – see the policy wording for further details
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organization (WHO)
- ✗ 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 claims under Section 12 – COVID-19 cover
- ✗ Roadside car breakdown and recovery service



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom
- ! You do not need to declare your medical conditions, but you must answer some questions to be covered for any medical conditions you have or have had
- ! Cover is only available for the whole duration of a booked trip when you have pre-booked accommodation for a minimum of 2 nights and up to a maximum of 31 consecutive days, and cover cannot be purchased once a trip has already begun



Where am I covered?

- ✓ The area you have chosen will be shown in the geographical limits in your policy document
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- Read your policy carefully to ensure you have the cover you need, and it meets your requirements
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim
- You should take reasonable care for the safety and supervision of your property
- 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
- You must get a written report from your transport provider if your property was lost, damaged or destroyed in transit, or a Property Irregularity Report (PIR) in the case of an airline



When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



When does the cover start and end?

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

If this insurance is not suitable, please email info@globaltravelinsurance.co.uk or call **01903 235 042** within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided you have not already taken your trip or made a claim. If you cancel after the 14 day period, no refund of premium will be made.