

GLOBAL MULTI TRIP TRAVEL INSURANCE 2023

SUMMARY OF THE COVER PROVIDED



INSURANCE

Global Travel Insurance Services Limited

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This document is a summary of the cover provided by the insurance which 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 AWP P&C SA and is administered in the UK by Allianz Assistance which is a trading name of AWP Assistance UK Limited, 102 George Street, Croydon CR9 6HD. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. 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 FCA's website. 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 travel insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

The levels of cover may vary depending on where you travel (whether in the UK or overseas). Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need. You may already possess alternative travel insurance for some or all of the features and benefits provided by this travel insurance product. It is your responsibility to investigate this.

Global Travel Insurance Services Ltd have not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

SUMMARY OF COVER

Cover	Limit	Excess
Cancellation or Curtailment	£2000	£75
- Excursions & tickets	£150	
Emergency medical & associated expenses	£5 million	£75
- In-patient benefit	£25 per day, up to £500	
- Dental (overseas only)	£400	
- Funeral expenses	£1500	
- Excursions & tickets	£150	
Loss of passport	£500	No excess
Delayed personal possessions	£200	No excess
Personal possessions	£2000	£75
- Single article limit	£300	
- Valuables limit	£400	
- Tobacco, fragrances, alcohol & vaping product limit	£50	
Personal money	£200	£75
- Cash limit	£150	
Personal Accident		No excess
- Death	£5,000	
- Injury/disablement	£10,000	
Missed departure	£500	
Delayed departure		No excess
- Travel delay benefit	£35 per 12 hours, up to £210	
- Abandonment	£2000	£75
- Excursions	£150	
Personal liability	£2 million	£250
Legal expenses	£10,000	£250

The following section only applies if **you** have paid the appropriate extra premium and cover is confirmed in **your** insurance confirmation Schedule

Cruise		
- Missed departure from port	£1000	£75
- Cabin confinement	£25 per day, up to £500	No excess
- Excursions	£300	No excess
- Change of port stops	£150 per port	No excess

Inner limits: Some sections of cover also have extra sub-limits, for example the personal accident section has a benefit limit depending on the age of the **insured person**. **Policy excess:** The **excess** only applies to certain sections - see under the heading 'What **you** are not covered for' under each individual section for further details.

RESIDENCY

The cover under this policy is only available to United Kingdom residents being defined as: A person who has their main home and is registered with a doctor in the UK, the Channel Islands or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

INSURANCE PRODUCT SUITABILITY

This insurance is suitable for multiple round trips starting and finishing in the UK & Channel Islands of no more than 31 days duration, for persons whose age is 65 years or less on the date of purchase.

COOLING OFF PERIOD

You may cancel the policy within 14 days (the **cancellation period**) of receipt of the policy documents by writing and returning **your** documents to Global Travel Insurance Services. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Cancellation outside the statutory period: **You** may cancel this policy at any time after the **cancellation period** by writing to Global Travel Insurance Services. If **you** cancel after the **cancellation period** no premium refund will be made. Non payment of premiums: **We** reserve the right to cancel this policy immediately in the event of non payment of the premium.

HEALTH DECLARATION

FOR UK TRAVEL ONLY

If you are only travelling within the UK, Channel Islands or Isle of Man, it is a condition that you comply with the following:

- (1) You are fit to travel and undertake your planned journey.
- (2) Following any claim investigation, your doctor confirms they would have agreed with or recommended your travel plans when you took out this insurance, booked your journey or at the time you travelled (whichever is later).
- (3) You are not travelling with the purpose of having medical treatment or a consultation.
- (4) You are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

If you are unsure whether we will be able to provide cover for your medical condition(s), please contact our Customer Service team on 01903 235042 for further advice.

FOR TRAVEL OUTSIDE OF THE UK

You will not be covered for any existing medical condition if, in the 12 months before taking out this insurance or booking your journey (whichever is later), you

- (1) were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral;
- (2) attended or were due to attend a hospital or clinic as an outpatient or inpatient;
- (3) received treatment or saw a medical practitioner for a medical condition; or
- (4) were prescribed medication;

unless the condition(s) has (have) been declared to and accepted by us in writing.

You should contact the Medical Screening Team by calling them on **02392 419897** if (a) you need to declare a medical condition; (b) you are unsure whether a medical condition needs to be declared or not.

CHANGE IN MEDICAL CIRCUMSTANCES AFTER THE DATE THE POLICY IS ISSUED

If your health changes after taking out this insurance and before your journey, you do not need to tell us about the changes, as long as your doctor has confirmed that you are fit to travel. Medical condition(s) that you declared, which we are able to cover, are shown in the 'Medical Screening Declaration' that we will send to you. You need to check this information carefully and contact us if there is anything wrong or if you need to declare any other conditions. Please let us know within 14 days and be aware that any changes to the original declaration, particularly if declaring another medical condition, could affect our decision to cover you, or may mean an extra premium has to be paid. Based on any extra medical information you provide, we will confirm if cover can be offered for your declared medical condition(s), and/or if an extra premium needs to be paid. If an extra premium is required, cover will not start until this has been paid and we have issued written confirmation.

OTHER GENERAL EXCLUSIONS

We will not cover you for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
- 2 An epidemic or pandemic, except as expressly covered under Section 1 - Cancellation or curtailment charges and Section 2 - Emergency medical and associated expenses.
- 3 You not following any advice or recommendations made by the Foreign and Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes (a) where certain vaccinations or other preventative measures (such as malaria tablets) are recommended. (b) The FCDO has advised against all travel; or all but essential travel (unless the purpose of your journey is necessary, urgent and cannot be postponed - evidence of this will be required see Making a claim); You have travelled against the advice of a local authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit: gov.uk/foreign-travel-advice
- 4 Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.
- 5 Cyber risks of any kind.
- 6 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 7 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 8 Any currency exchange rate changes.
- 9 The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 10 You acting in an illegal or malicious way.
- 11 The effect of your alcohol, solvent or drug dependency or long term abuse.
- 12 You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a doctor but not for the treatment of drug addiction).
- 13 You not enjoying your journey or not wanting to travel.
- 14 Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.
- 15 You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
- 16 Something that happened before your policy or travel tickets for your journey were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- 17 You taking part in any sports or leisure activity unless it is listed as covered; or It is not listed, but we have confirmed in writing that it is covered.
- 18 You taking part in any winter sports activity unless the extra premium has been paid and this is shown on your insurance confirmation Schedule.

GEOGRAPHICAL AREAS

Area 1. United Kingdom: England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland). (Any British Isles or UK Cruises are rated as Area 2)

Area 2. Europe: Continental Europe, Mediterranean islands, the **Channel Islands**, Isle of Man, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia (Persons residing in the Channel Islands need to pay Area 2 rates for UK trips).

Area 3. Worldwide: All countries of the World except Bahamas, Belize, Bermuda, Canada, Costa Rica, El Salvador, Greenland, Guatemala, Honduras, Mexico, Nicaragua, Panama, The Caribbean Islands, United States of America.

Area 4. NORTH AMERICA, Central America & The Caribbean All countries of the World including Bahamas, Belize, Bermuda, Canada, Costa Rica, El Salvador, Greenland, Guatemala, Honduras, Mexico, Nicaragua, Panama, The Caribbean Islands, United States of America.

Note: You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or official authority at any destination you are travelling from through or to. For further details on FCDO travel advice visit gov.uk/foreign-travel-advice.