

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

Towergate Travel is a trading name of Advisory Insurance Brokers 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: Single 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: 996UHC22

Sold by: Global Travel Insurance Services Limited

What is this type of insurance?

This insurance provides insurance benefits to cover a single trip within the geographical areas and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £5,000
- ✓ **COVID-19 cover** – up to £5,000 cancellation



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
- ✗ The policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim
- ✗ Certain hazardous sports and activities 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 2 – COVID-19 cover



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom for travel within the United Kingdom
- ! You do not need to declare your medical conditions, but for you to be covered for any medical conditions you have or have had, you must be able to comply with certain special conditions. See the policy wording for further details
- ! Cover is only available for the whole duration of a booked trip to a maximum of 70 consecutive days, and cover cannot be purchased once a trip has already begun



Where am I covered?

✓ Cover applies in the following areas only: United Kingdom – England, Scotland, Wales, Northern Ireland and the Isles of Scilly



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 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



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?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure.



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.