

## Insurance Product Information Document

Travelinsureplus is underwritten by Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537. Registered in England & Wales, Number 3220410

### Product: Travelinsureplus – Gold

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

#### What is this type of insurance?

This is a travel insurance policy that provides cover for each insured person as summarised under the “What is insured?” section below



#### What is insured?

We offer single trip and multi trip policy options through our Gold level of cover

The policy covers up to the following:

✓ If you are unable to go on your trip	£3,000
✓ If your departure is delayed (£30 for the first 12hrs then £15 for every 12hrs)	£300
✓ If you choose to cancel after a 24 hour delay	£3,000
✓ Missed departure	£1,000
✓ If you need emergency medical attention	£10m
✓ Public hospital inconvenience benefit (£20 per 24hrs)	£500
✓ If you need to come home early	£3,000
✓ If your possessions are lost, stolen or damaged	£2,500
✓ If your possessions are delayed by more than 12 hours (£100 for the first 12hrs then an additional £100 after 48 hours)	£200
✓ If your money or travel documents are lost or stolen	£500
✓ Personal liability	£2m
✓ Accidental death and disability cover	£25,000
Death benefit	£15,000
✓ If you need legal advice	£25,000
If your sports gear and / or activity equipment is lost, stolen or damaged	£500
✓ Airline or End Supplier Failure ( <i>this benefit is underwritten by Certain Underwriters at Lloyd's</i> )	£5,000

The following Optional Extensions are available subject to selection and the appropriate premium being paid:

- Wedding extension
- Golf extension
- Business extension
- Winter sports extension



#### What is not insured?

- ✗ **Excesses** apply on the Gold policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 31 days on a Gold multi trip policy or, if you have paid the appropriate premium to upgrade this to 45 days (only available if you are aged under 70)
- ✗ Any claim in relation to Wedding, Golf, Business or Winter Sports extensions of cover unless you have paid the appropriate additional premium and is shown as covered in your policy schedule
- ✗ Natural damage (e.g. wear & tear or from weather)



#### Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your PolicySchedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel or all but essential travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



## Where am I covered?

**IMPORTANT:** this will depend on your needs - the cover you chose is shown on your Policy Schedule. We have four options available to you; please refer to the policy wording for full definitions:

- UK
- Europe West of Urals plus all countries with a Mediterranean coastline excl. Libya, Lebanon and Israel
- Worldwide excluding United States of America, Canada, the Caribbean and Bermuda.
- Worldwide



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



## When and how do I pay?

You must pay your premium before the policy can be issued, you can pay for your premium as a one-off payment. Payment can be made by debit or credit card via your selling agent.



## When does the cover start and end?

Multi-trip travel insurance, covers a period of one year from the start date shown on your policy schedule. A Multi- trip policy can be taken out each year until anyone on the policy reaches 80 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule. Single trip travel insurance cover can be taken out provided you are under 80 years of age.



## How do I cancel my cover?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy then a full refund may be considered. You can do this by contacting your selling agent within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation, or for Single trip policies we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.