

Insurance Product Information Document

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Product: Islands Annual Multi Trip & Single Trip

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is travel insurance which offers a choice of cover levels, on a single trip or annual multi-trip basis, to cover you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



What is insured?

- ✓ **Trip Cancellation and Curtailment** - for the loss of pre-paid travel and accommodation.
- ✓ **Emergency Medical Expenses** – hospital fees, repatriation, in-patient benefit, funeral and dental.
- ✓ **Personal Accident** – Compensation if you die, lose your sight, lose your limbs or if you are unable to work again following an accident on your journey.
- ✓ **Travel Disruption** – A benefit after a major delay to outbound or return transport at the departure point. Also covers the costs of abandoning the trip and/or if you have missed your outbound travel due to circumstances specified in the policy. Benefit also payable in respect of delay per 12 hours and abandonment after 24 hours.
- ✓ **Hijack** – Payable for every 24 hours you are the victim of a hijack.
- ✓ **Political Unrest and Natural Catastrophe Evacuation** – Arranging a security team to ensure you are escorted safely from a country in the event of a political change/Natural Disaster.
- ✓ **Collision Damage Waiver** – Covers the excess amount on a rental car agreement should you have an accident whilst travelling.
- ✓ **Winter Sports** – Cover for winter sports equipment or hired winter sports equipment if they are lost, stolen or damaged during your trip. Hired winter sports equipment is covered if delayed. We will reimburse you costs incurred if you are unable to use your resort or ski lift pass due to an accident, illness and theft. In the event of piste closure we will also provide cover for pre booked arrangements.
- ✓ **Missed Departure/Missed Connection** – Cover if you miss your airline departure due to delayed public transport, your own vehicle breaking down, an accident or breakdown affecting the roads you are travelling on, your connecting flight being late and/or adverse weather conditions making it impossible to make your departure point.
- ✓ **Sports & Activities** – Cover is included for Levels 1 - 3 sports and activities.
- ✓ **Business Travel** – Provides reimbursement for expenses incurred for replacement personnel, conference cancellation fees and replacing samples, documents and business equipment.
- ✓ **Uninhabitable Accommodation** – Provides alternative accommodation (room only) if your accommodation is uninhabitable because of fire, flood, earthquake or storm.



What is not insured?

- ✗ This is not a private medical health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate.
- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Any criminal acts committed by you and any insured persons included under cover.
- ✗ Claims circumstances you were aware of before your policy was issued or your journey was booked whichever is the later.
- ✗ Does not cover normal costs or losses otherwise associated with pregnancy (including multiple pregnancies) or childbirth.
- ✗ You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip.
- ✗ The Policy excess that is applicable to each claimable incident.
- ✗ Any trip for the purpose of obtaining medical treatment.
- ✗ We will only cover up to the maximum limits of cover. Any additional amounts exceeding these limits will not be covered



Are there any restrictions on cover?

- ! Your policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to age. The maximum age of an insured person is 75 for Annual Multi Trip and 85 for single trip policies.
- ! There are general conditions that you have to meet for cover to apply.
- ! The policy automatically provides cover for some sporting and leisure activities. Losses resulting from participation in sports outside of the automatic cover are excluded and may be provided subject to an additional premium being paid.
- ! There is a limit on the length of the Journey that can be covered. General Exclusions apply to the whole policy and each section contains exclusions specific to that section.

- ✓ **Personal Liability** – Cost for damages you cause to a third party or their property.
- ✓ **Legal Expenses** – Legal costs and representation to pursue a compensation claim against a negligent third party responsible for your death injury of illness.
- ✓ **Personal Belongings, Cash and Documents** – Reimbursement for belongings, cash and valuables which have been, stolen, lost, damaged or destroyed. (Optional for Bespoke policy)
- ✓ **SmartDelay Plus** – Access to an airport lounge if your flight is delayed for longer than 1 hour and 30 minutes or a cash sum of £25 if there is no lounge available.
- ✓ **Optional Covers** – Subject to additional premium being paid cover is also available for inclusion of level 4 sports and activities, golf equipment cover and higher cancellation limit of £7,500.
- ✓ **Delayed Baggage** – Reimbursement for baggage and valuables which have been delayed.
- ✓ **Loss of passport and/or Driving License expenses** – Compensates expenses incurred in arranging the replacement of a lost or stolen passport.

- ! Claims relating to existing medical conditions may be excluded.
- ! Cover within the United Kingdom and The Channel Islands is limited to pre-booked in paid accommodation, a second home or staying with friends and family.
- ! There is a time limit for when claims can be submitted once you return to the United Kingdom and The Channel Islands.
- ! For the SmartDelay Plus benefit, you must register each flight 24 hours before your flights scheduled departure time.



Where am I covered?

You can select the region that is most appropriate for your travel plans. The details of where you can travel will be shown on your Schedule/ Certificate of insurance. You will be able to select the area of cover which is most suitable for you. No cover will apply if you travel outside these selected regions. Please refer to your schedule of insurance for details.

We will not cover you to travel to a country or region where the FCDO has advised against all or all but essential travel. For further details visit: www.gov.uk/fcdo



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss, and damage and to minimise any claim.



When and how do I pay?

- The premium can be paid using one of the payment options given to you by the seller of this insurance.
- All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy and return all your documents for a refund of your premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs for those services you have used. Please note that your cancellation rights are no longer valid after this initial 14-day period.