

Travel Insurance

Insurance Product Information Document



Company: This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Bankside 300, Peachman Way, Broadland Business Park, Norwich, Norfolk, NR7 0LB. Registered No: 03251842.

Insurer: Sections 1-16 and 18-22 of this insurance are underwritten by Chaucer Insurance Company DAC.

Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered Office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

Product: Single & Annual Multi-Trip – Able2Travel Silver Cover for residents of the United Kingdom, Channel Islands or Isle of Man.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? *Single Trip and Annual Multi-Trip travel insurance policy*



What is insured?

We offer single trip and multi-trip policy options through our Silver level of cover.

The policy covers up to the following:

✓ Cancellation and Curtailment up to	£1,500
✓ Emergency medical expenses up to	£10m
✓ Emergency pain relief dental treatment up to	£150
✓ Hospital stay benefit up to	£500
✓ Personal accident up to	£10,000
<i>under 16 years of age</i>	£2,000
✓ Additional cover for your return home	
<i>Aftercare - Home help or nanny</i>	£200
<i>UK physiotherapy treatment</i>	£200
✓ Travel delay on your outbound journey up to	£100
✓ Abandonment up to	£1,500
✓ Missed departure & connections up to	£500
✓ Personal baggage up to	£1,250
<i>Single article, pair or set up to</i>	£150
<i>Valuables in total up to</i>	£200
<i>Spectacles and sunglasses up to</i>	£100
<i>Unreceipted items up to</i>	£250
<i>Emergency purchases up to</i>	£100
✓ Additional cover for your medical items up to	
<i>Loss or damage to medical aids</i>	£500
<i>Loss or damage to prescribed medications</i>	£100
<i>Emergency replacement prescribed medications</i>	£100
✓ Personal money up to	£200
<i>Cash limit</i>	£100
✓ Loss of passport and travel documents up to	£200
✓ Personal liability up to	£1m
✓ Legal expenses up to	£10,000
✓ Kennel & cattery fees up to	£50
✓ Hijack, kidnap & mugging benefit up to	£500

The following covers are also included on the Able2Travel policy (please see details of this on pages 3 and 4):

✓ End Supplier Failure Insurance	£1,500
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You can add the following optional covers to the Able2Travel policy:

✓ Winter sports	✓ Golf cover
✓ Cruise cover	✓ Extended Carer cover
✓ Gadget cover	



What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from pre-existing medical conditions unless declared to and accepted in writing by us.
- ✗ Your use of drugs, you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency, alcohol withdrawal, or your excessive alcohol consumption.
- ✗ Travelling to a country, specific area or event which the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by our nominated emergency service.
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.
- ✗ Loss, theft or damage to valuables left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claim directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. This general exclusion applies to all sections of cover with the exception of Section 1 - Cancellation or Curtailment/Loss of Holiday and Section 2 - Emergency Medical Expenses and Repatriation, as long as, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.
- ✗ Any claims for cancellation arising directly or indirectly from Coronavirus under Section 1 - Cancellation or Curtailment/Loss of Holiday if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus since you purchased your policy.
- ✗ Any claims for curtailment arising directly or indirectly from Coronavirus under Section 1 - Cancellation or Curtailment/Loss of Holiday if you do not have an official positive test result confirming your diagnosis.



Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom, Channel Islands or Isle of Man and have your main home in the United Kingdom, Channel Islands or Isle of Man.
- ! You must have been in the United Kingdom, Channel Islands or Isle of Man for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You must have a UK National Insurance number or a Channel Islands Social Security Number (where aged 16 years of age or older).
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You are registered with a General Practitioner in the United Kingdom, Channel Islands or Isle of Man.
- ! You must be in the United Kingdom, Channel Islands or Isle of Man at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! Your trip must start and end in the United Kingdom, Channel Islands or Isle of Man.



Where am I covered?

IMPORTANT: This will depend on your needs – the cover you chose is shown on your certificate.

We have four options available to you; please visit www.able2travel.com or call on 01483 806826 for full definitions:

- ✓ **Area 1 - United Kingdom**
England, Wales, Scotland, Northern Ireland and the Isle of Man.
- ✓ **Area 2 - Europe**
All countries listed in 'Area 1' above together with Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and Canary Islands), Svalbard, Sweden, Switzerland, Turkey, Ukraine, Vatican City.
- ✓ **Area 3 - Anywhere in the world excluding Canada, Caribbean, Mexico & USA**
All countries listed in 'Area 1' & 'Area 2' above with all countries worldwide excluding Canada, Caribbean, Mexico & USA.
- ✓ **Area 4 - Anywhere in the world**
All countries listed in 'Area 1', 'Area 2' & 'Area 3' above and also including Canada, Caribbean, Mexico & USA.

Be Aware: This policy will NOT cover you if you travel to a country or area where the Foreign, Commonwealth and Development Office (FCDO) advise against all (or all but essential) travel.

Please ensure that you check the latest advice outlined by the FCDO at <https://www.gov.uk/foreign-travel-advice>.



What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.
- Please ensure you read all the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call and discuss it with Able2Travel on 01483 806826.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this by debit or credit card via our website www.able2travel.com or by calling Able2Travel on 01483 806826.



When does the policy start and end?

For Single Trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your certificate.

For Annual Multi-Trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your certificate.



How do I cancel the contract?

Important - Applicable to all policies:

We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please contact Able2Travel by telephone: 01483 806826 or email: info@able2travel.com

Alternatively, you can write to: Able2Travel c/o Voyager Insurance Services, 13-21 High Street, Guildford, Surrey, GU1 3DG

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Able2Travel within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

a. For single trip policies: If you cancel the policy at any time after the 14 day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the Cancellation cover you have received.

b. For annual multi trip policies: If cover has started, you will be entitled to a pro rata refund of premium, in accordance with the amounts shown below.

Period of cover Refund Due

If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund