

# Travel Insurance

## Insurance Product Information Document

**Company:** White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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, our FRN is 203320.

### Product: Insuratrip – Standard Single Trip & Multi-Trip

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



### What is insured?

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

The policy covers up to the following

✓ Cancellation	£1,000
✓ Abandonment	£1,000
✓ Missed Departure	£500
✓ Emergency Medical	£10m
✓ Hospital Benefit	£500
✓ Curtailment	£1,000
✓ Baggage	£1,000
✓ Delayed Baggage	£50
✓ Personal Money	£200
✓ Loss of Passport & Travel Documents	£250
✓ Mugging	£1,000
✓ Hijack & Kidnap	£1,000
✓ Personal Liability	£1m
✓ Legal Expenses	£5,000
✓ Natural Disaster – Alternative Accommodation	£250
✓ Natural Disaster – Curtailment	£1,000
✓ End Supplier Failure	£1,500

You can add the following optional covers to the Standard policy:

- Winter Sports
- Cruise
- Golf
- Business
- Wedding
- Gadget
- Airspace Closure



### What is not insured?

- ✗ Excesses apply on the Single Trip and Multi-Trip policies and are shown in the document of insurance – you are responsible for paying this amount in the event of a claim;
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming;
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease;
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip;
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;
- ✗ 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 32 days on a Standard multi trip policy;
- ✗ Natural damage (e.g. wear & tear or from weather);
- ✗ Any trip involving a cruise unless you have purchased the optional Cruise Extension;
- ✗ The financial failure of any scheduled airline which was, or which any prospect of financial failure was, known by the you or widely known publicly at the date you purchased this policy;
- ✗ Any gadgets or mobile phones unless you have purchased the optional Gadget extension.



## Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.** The intention of this policy is to pay for reasonable and necessary costs for emergency medical, surgical and hospital treatment including an ambulance to take you to hospital. This does not include procedures that can be carried out in your home country after repatriation, or for any medical expenses incurred in private facilities if adequate state facilities are available.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! 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, money, or gadgets unless they are on your person or in a safe/safety deposit box or locked in your accommodation



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region where the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands or BFPO and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands or BFPO;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible;
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- You must not accept liability for any injury or damage you might cause to a third party or their property;
- 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 do this via the Insuratrip website [www.insuratrip.com](http://www.insuratrip.com) or you call Insuratrip on 01483 806 909



## When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 76 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.



## How do I cancel the Contract?

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. You can do this by calling Insuratrip on 01483 806 909 within 14 days of purchase to obtain a full refund of the premium paid.

We will consider a partial refund of your premium should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For **single trip policies** - If we agree to refund, then we will refund 50% of the total policy premium you have paid.

For **multi trip policies** - If we agree to a refund, then we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

# End Supplier Failure Insurance

## Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: End supplier failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

### What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.



#### What is insured?

##### Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any entity listed above that does not form part of an inclusive holiday.

##### Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man and the Channel Islands by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



#### What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man and the Channel Islands prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure of any travel agent, tour organiser consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



#### Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



#### Where am I covered?

- ✓ Anywhere in the world, provided the travel or accommodation was booked in the UK, Isle of Man and the Channel Islands.



#### What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with the general conditions within your main travel insurance policy.



#### When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



### **When does the cover start and end?**

Please see your main travel insurance policy for full details of when the policy starts and ends.



### **How do I cancel the contract?**

Please see your main travel insurance policy for full details of how to cancel the contract.

## Optional Gadget Extension supplied by Bastion Insurance Services Ltd.

### Insurance Product Information Document

This insurance is arranged and administered by Bastion Insurance Services Ltd, authorised and regulated by the Financial Conduct Authority in the UK under registration number 650727, and underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

**Company: Bastion Insurance Services Limited    Product: Single/Multi Trip Gadget Extension**

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage, breakdown and accidental loss. This is an extension to the main policy and will cost extra. This is not a replacement as new policy. Your gadget will be repaired, if possible, or replaced with a like for like refurbished model.



#### What is insured?

- ✓ **Theft** - the unauthorised dishonest appropriation of the gadget by another person with the intention of permanently depriving you of its use. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental loss/accidentally lost** - where the gadget has been accidentally left by you in a location and you are permanently deprived of its use.
- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person. We will arrange a repair and if your gadget cannot be economically repaired, it will be replaced.
- ✓ **Breakdown** - If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. This cover is not available on laptops.
- ✓ **Unauthorised call/data** use up to a value of £10,000
- ✓ **Liquid Damage** - If your gadget is damaged as a result of accidentally encountering any liquid, we will repair it unless the event causing the need to claim involved you taking your gadgets on a boat, other water vessel or whilst taking part in water activities. If it cannot be repaired, we will replace it.



#### What is not insured?

- ✗ Loss of data or software.
- ✗ Any device that was purchased as second hand or used, that is not a refurbished device that was sold with a minimum 12 month warranty.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning; or any cosmetic damage.
- ✗ The loss of gadget(s) where the circumstances of accidental loss cannot be clearly identified.
- ✗ Where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim.
- ✗ Any claim for fraudulent call use if your claim is not accepted or itemised bill detailing the charges is not provided.
- ✗ Where the gadget was left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during day time) in a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, where entry was gained by violent and forcible means evidence of which must be provided with your claim.



#### Are there any restrictions on cover?

- ! The portable electronic items insured by this certificate, purchased by you in the United Kingdom; Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer and you must be able to evidence ownership of your gadget.
- ! The insured gadget should be in good working condition when the policy is taken out and must be less than 48 months old (or 18 months for laptops) at the date you start your trip.
- ! The sums insured are shown on your policy schedule and are the maximum amount payable under the policies for each insured person.
- ! No cash settlement is provided for the loss, damage or theft of a gadget under this extension to your policy.



## Where am I covered?

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

- Worldwide including the United States of America, Canada, Mexico and the Caribbean
- Worldwide excluding the United States of America, Canada, Mexico and the Caribbean
- Australia and New Zealand
- Europe including Spain
- Europe excluding Spain
- United Kingdom



## What are my obligations?

- An excess is payable for each successful claim. Details on the amount are on your policy schedule.
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible.
- Tell us about your claim as soon as possible.
- You may need to send us proof of purchase/ownership of the gadget before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from.
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget.
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance.



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by debit/credit card.



## When does the policy start and end?

Cover starts and ends on the dates specified on your insurance certificate. Cover for your gadgets is only in force whilst you are on your trip.



## How do I cancel the contract?

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. You can do this by calling Insuratrip on 01483 806 909 within 14 days of purchase to obtain a full refund of the premium paid.

We will consider a partial refund of your premium should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For **single trip policies** - If we agree to refund, then we will refund 50% of the total policy premium you have paid.

For **multi trip policies** - If we agree to a refund, then we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.