

# 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:** Chaucer Insurance Company DAC is registered in Ireland (company no. 587682) with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is authorised and regulated by the Central Bank of Ireland. The exception to this is the Scheduled Airline Failure cover, which is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE.

**Product:** InsuraTrip Single Trip and Annual Multi Trip Travel Insurance – Standard Cover

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.



### What is insured?

- ✓ Cancelling your trip up to £1,000
- ✓ Medical & other expenses (outside your home area) up to £10m
  - Emergency dental treatment up to £350
  - Additional accommodation & travel costs if you test positive for Coronavirus & cannot return to the UK up to £2,000
  - Additional accommodation & travel costs for one parent/carer to stay with you if you test positive for Coronavirus & cannot return to the UK up to £2,000
  - Cost of returning your body/ashes to your home area up to £5,000
  - Funeral/burial costs abroad (if you die outside your home area) up to £5,000
- ✓ Hospital benefit up to £500
- ✓ Mugging benefit up to £1,000
- ✓ Cutting your trip short up to £1,000
- ✓ Missed departure up to £500
- ✓ Missed connection up to £500
- ✓ Abandoning your trip up to £1,000
- ✓ Personal belongings & baggage up to £1,000
  - Overall limit if 17 years of age or under £500
  - One item, pair or set limit £100
  - Valuables & electronic/other equipment limit £100
  - Property in a motor vehicle limit £100
- ✓ Delayed baggage up to £50
- ✓ Personal money up to £200
  - Cash limit £100
  - Cash limit if 17 years of age or under £50
- ✓ Passport & travel documents up to £250
- ✓ Personal liability up to £1m
- ✓ Legal expenses up to £5,000
- ✓ Scheduled airline failure up to £1,500

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

- ✓ Winter sports cover
- ✓ Cruise cover
- ✓ Golf cover
- ✓ Gadget



### What is not insured?

- ✗ Your travel to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within Europe 1 or Europe 2 (see the 'Geographical Areas' in the policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. However, this general exclusion shall not apply to Section A (Cancelling your trip), Section B1 (Medical & other expenses outside of your home area), Section C (Cutting your trip short) and Section M (Scheduled airline failure); provided that you have received the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section A (Cancelling your trip), 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 arising directly or indirectly from Coronavirus under Section C (Cutting your trip short), if you do not have an official positive test result confirming your diagnosis.
- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from 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.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Medical Emergency Assistance Company.
- ✗ There is no cover under certain sections for trips within your home area. This is shown in your policy wording
- ✗ Loss, theft or damage to valuables, electronic/other equipment, money, passports or visas left unattended at any time, unless deposited in a locked safety deposit box.
- ✗ Cover when travelling on a cruise unless you have paid the additional premium and it is shown on your policy certificate.



### Are there any restrictions on cover?

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



## Where am I covered?

**IMPORTANT:** This will be shown on your policy certificate. You will not be covered if you travel outside the area you have chosen. Please call us on **0330 880 3604** if you wish to discuss further.

**UK:** England, Scotland, Wales, Northern Ireland and the Isle of Man.

**Europe 1:** Albania, Algeria, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greenland, Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Ukraine and Vatican City.

**Europe 2:** Those countries listed above and including: Andorra, Cyprus, Greece (including Greek Isles), Malta, Spain (including Balearic and Canary Islands), Switzerland and Turkey.

**Australia & New Zealand.**

**WW1:** Worldwide excluding Canada, Mexico, the Caribbean and the USA.

**WW2:** Worldwide including Canada, Mexico, the Caribbean and the USA.

This insurance policy will not cover you to travel to a specific country or to an area where, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within Europe 1 or Europe 2 (see the 'Geographical Areas' above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk.

It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find 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. If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact InsuraTrip Travel Insurance on **01483 806909** and we will advise you what cover we are able to provide, after the date of diagnosis.
- Please ensure you read 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 InsuraTrip Travel Insurance on **01483 806909** or email [info@insuratrip.com](mailto:info@insuratrip.com).
- 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. Payment can be made by debit or credit card and you can do this online or by contacting InsuraTrip Travel Insurance on **01483 806909**.



## When does the cover 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 policy 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 policy 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 phone InsuraTrip Travel Insurance on **01483 806909** or email [info@insuratrip.com](mailto:info@insuratrip.com). Alternatively, you can write to: InsuraTrip 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 InsuraTrip Travel Insurance 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	Period of cover	Refund Due	Period of cover	Refund Due
If cover has not started	100%	Up to four (4) months	40%	Six (6) months or over	No refund
Up to two (2) months	60%	Up to five (5) months	30%		
Up to three (3) months	50%	Up to six (6) months	25%		