

Travel Insurance

Insurance Product Information Document

Company: This insurance is administered by Worldwide Travel Insurance Services who are authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 2735488, FRN number 307592. Registered Office: The Business Centre, 1-7 Commercial Road, Paddock Wood, Kent, TN12 6YT.

Insurer: This insurance is underwritten 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 Trip & Annual Multi-Trip - Elite Cover for residents of the UK, Channel Islands and 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?

This is a Single Trip and Annual Multi-Trip Travel insurance policy



What is insured?

The policy covers up to the following:

✓ Cancellation of your trip or curtailment up to	£5,000
✓ Emergency medical expenses up to	£10m
- including emergency repatriation	
- including your additional accommodation & travel expenses (not related to Coronavirus)	
- maximum payable for your additional accommodation & travel expenses if you test positive for Coronavirus & are unable to return to your home country as planned	£2,000
- maximum payable for accommodation & travel expenses for one travelling companion to stay with you if you are unable to return to your home country as planned	£2,000
- maximum payable for funeral expenses abroad	£5,000
- maximum payable for emergency dental treatment	£350
- maximum payable for necessary physiotherapy in your home country	£600
✓ Hospital stay benefit up to	£1,000
✓ Personal accident up to	£50,000
✓ Travel delay (after 24 hours) up to	£250
✓ Abandonment up to	£5,000
✓ Missed departure up to	£2,000
✓ Baggage up to	£3,000
single item, pair or set	£350
valuables in total	£450
✓ Emergency replacement of baggage up to	£300
✓ Personal money up to	£1,000
cash limit	£400
✓ Loss of passport up to	£500
✓ Catastrophe & travel disruption up to	£5,000
✓ Personal liability up to	£2m
✓ Legal expenses up to	£50,000
✓ Business personnel replacement up to	£5,000

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

- Winter Sports
(Note: Winter Sports is automatically included under the Annual Multi-Trip option up to a total of 31 days)
- Business Plus Cover
- Cruise Plus Cover
- Wedding Cover
- Golf Cover



What is not insured?

- ✗ 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.
- ✗ Your 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 Area 2 (as defined on page 2 of the policy wording) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ Medical costs from a private facility unless agreed in advance by our nominated emergency service.
- ✗ Cancellation of your trip 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, personal money or passport 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 (Covid-19).
- ✗ 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 1 - Cancellation of your trip or Curtailment/loss of Holiday and Section 2 – Emergency Medical Expenses outside of the United Kingdom 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. You should also refer to general exclusion 2.
- ✗ Any claims arising directly or indirectly from Coronavirus (Covid-19) under Section 1 – Cancellation of your trip 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 (Covid-19) since you purchased your policy.
- ✗ Cover when travelling on a cruise unless you have paid the additional premium and it is shown on your policy schedule.



Are there any restrictions on cover?

- ! You must not have already started your trip unless you have specifically purchased an Already Travelled Single Trip policy
- ! You must be a resident in the UK, Channel Islands or Isle of Man and be registered with a medical practitioner in your home country.
- ! 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 specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment.
- ! You must be able to prove your intention to return home to permanently reside in the UK, Channel Islands or Isle of Man within your trip dates, unless an extension has been agreed by us and confirmed in writing.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have five options available to you; please see your policy wording or call on 01892 833 338 for full definitions:

- Area 1 – The United Kingdom, Channel Islands, the Isle of Man and Republic of Ireland
- Area 2 – The continent of Europe (as defined in the policy wording), any country with a Mediterranean coastline
- Area 3 – Australia and New Zealand
- Area 4 – Worldwide excluding North America
- Area 5 – Worldwide including North America

Be Aware: 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 Area 2 Europe (as defined in the policy wording) and where the 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. 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. For example if your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact Worldwide Travel Insurance Services on 01892 833 338.
- 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 and discuss it with us on 01892 833 338.
- 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 www.worldwideinsure.com or you call Worldwide Travel Insurance Services on 01892 833 338.



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 of your trip. 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 Schedule.

For Annual Multi-Trip policies, all cover including cancellation of your trip 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 Schedule.



How do I cancel the contract?

Automatic cancellation rights

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. In any event there is no refund of premium if you have purchased an Already Departed policy.

To cancel your policy, please telephone: **01892 833338** or email: **customerservices@worldwideinsure.com**

Alternatively, you can write to:

**Worldwide Travel Insurance Services Ltd,
Business Centre,
1-7 Commercial Road,
Paddock Wood,
Tonbridge,
Kent, TN12 6YT.**

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 Worldwide Travel Insurance Services Ltd 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.

<u>Period of cover</u>	<u>Refund Due</u>
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

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.