

# Travel Insurance

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Annual Travel Insurance

Registered insurance Undertaking in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents we send to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that as a frequent traveller they have cover for unexpected events on trips made during the course of a year. This policy includes cover for emergency medical and travel expenses, cancellation or cutting short your journey, delayed or missed departures and personal liability cover.



### What is insured?

All limits are per insured person unless otherwise stated. Please note limitations and exclusions apply. See the policy terms and conditions for further information.

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £5,000
- ✓ Delayed departure up to £200 for additional accommodation, travel and refreshment costs, and up to £500 for unused accommodation and travel expenses
- ✓ Missed international departure up to £600
- ✓ Missed departure for trips solely within the UK up to £200
- ✓ Abandoned outbound departure up to £5,000
- ✓ Disaster cover up to £1,000
- ✓ Legal costs up to £50,000
- ✓ Personal accident up to £25,000 for total permanent disability and £10,000 for death (£1,500 if aged under 18 years)
- ✓ Personal liability up to £2,000,000
- ✓ Obtaining emergency replacement travel documents up to £500
- ✓ End supplier failure up to £5,000

#### Optional Covers (available at an additional cost)

- Personal Belongings: This optional cover meets the needs of those who wish to ensure they are covered for:
  - Up to £1,500 towards personal belongings (£300 limit per single item)
  - £300 valuables limit and £100 consumable items limit
  - Personal money cover up to £500 including up to £250 cash per insured adult and £100 cash per insured child
- Winter Sports Cover: This optional cover meets the needs of those who wish to ensure they are covered for winter sports related costs under:
  - Medical Expenses
  - Cancelling or cutting short your trip
  - Personal Accident and Personal Liability
  - £250 per person per week towards lost ski pack (hired equipment, ski school and lift pass)
  - £500 per person for replacing your own or hired equipment
  - £20 per day up to £200 per person for piste closure
  - £200 per person if you are delayed by avalanche



### What is not insured?

- ✗ Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing
- ✗ Any claim for cancelling or cutting short your trip because of a medical condition of a close relative or travelling companion who has been or is waiting for treatment as an in-patient, has been diagnosed with cancer or given a terminal prognosis in the last 12 months
- ✗ Any claim for medical expenses when travelling against medical advice or specifically to get medical advice or treatment
- ✗ Any costs or expenses that you can recover from elsewhere, such as the providers or booking agents for your trip, Air Travel Organiser's Licence (ATOL), or the issuer of the credit or debit card with which you booked the trip
- ✗ Any claim resulting from you not wanting to travel or enjoying your trip
- ✗ Any claim for cancellation that happens when you do not have the correct passport or visa for your trip
- ✗ Any claim resulting from the failure of your travel provider (except where that provider is the end supplier)
- ✗ Any claim for compensation as a result of a travel delay
- ✗ Any claim made as a result of you drinking so much that your judgment is seriously affected
- ✗ Any trips to a country or areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'
- ✗ Any claim made as a result of you putting yourself in needless danger
- ✗ Any claims for belongings where you have not taken steps to prevent loss



## What is insured?

### Optional Covers (available at an additional cost)

- Business Cover: This optional cover meets the needs of those who wish to ensure they are covered for:
  - Up to £1,500 towards your business equipment and business samples (£1,000 limit for any single item of equipment and £1,000 total for valuables owned or used by the business)
  - Up to £500 for each insured person towards hiring emergency replacement business equipment
  - Up to £1,500 for each insured person per trip for a colleague's return travel tickets if they need to replace you on a business trip
  - Up to £500 for each insured person if your business money is lost or stolen during trip (£250 for any money held in cash or £150 if the person is under 18)



## Are there any restrictions on cover?

- ! You must be a resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
- ! Trips are limited to 42 days per trip
- ! UK trips must be for a minimum of 2 nights staying at a commercially run premises
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in the United Kingdom



## Where am I covered?

- ✓ All European countries including the Republic of Ireland, the Channel Islands, countries bordering the Mediterranean Sea, Madeira, The Azores, Turkey, Syria, Jordan, Lebanon, Israel, Egypt, Libya, Tunisia, Algeria, Morocco, Iceland, Commonwealth of Independent states – also known as Russia (West of the Ural Mountains and the Kama/Volga/Don river line), and the Canary Islands.
- You may have selected cover for the rest of the world, your documents will confirm the destination you have chosen



## What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do i pay?

Payment must be paid in full by credit or debit card.



## When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time we will reassess your policy and your premium may increase or decrease.



## How do i cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.