

Travel Insurance

Insurance Product Information Document



Product: Arch Travel - Bronze Single Trip Travel Insurance

Company: Just Insurance Agents Ltd

A company registered in England and Wales number 05399196. Registered office: Victoria House, Toward Road, Sunderland, SR1 2QF. Authorised and regulated by the Financial Conduct Authority under reference 610022.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents and policy. You should check your policy documents carefully to ensure this product meets your travel insurance requirements.

What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip. A single trip travel insurance policy will provide cover for one trip.



What is insured?

- ✓ **Who is covered**
You and/or any named person.
- ✓ **Emergency Medical, Repatriation and Associated Expenses**
Should you become unwell whilst on a trip, we will pay:
 - up to £5,000,000 for your emergency medical and transportation expenses, including repatriation costs,
 - up to £100 for emergency dental treatment.
 - up to £200 hospital confinement benefits
 - Up to £5,000 funeral expenses and body repatriation
- ✓ **Personal Accident** Up to £10,000 for death or permanent disability as a result of an accident occurring during a trip.
- ✓ **Medical Disablement/Infection** Up to £5,000 for permanent disability arising from a viral or bacteriological infection contracted during a trip.
- ✓ **Provision of screened blood**
We will pay up to £25,000 per person for the provision of screened blood in the event of a medical emergency.
- ✓ **Cancelling or cutting short a trip**
We will pay up to £2,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios
- ✓ **Travel Delay and Missed Departure** Up to £100 if your departure from the UK is delayed for at least 8 hours and up to £250 for additional transport and accommodation costs for you to continue your trip as a result of travel disruption or missed departure
- ✓ **Personal Effects and Possessions**
We will pay up to £1000 per person if your personal belongings are lost, damaged or stolen. The following limits also apply:
 - Up to £150 for any one article
 - Up to £150 for total valuables.
- ✓ **Travel Documents and Personal money**
Should your personal money or travel documents be lost or stolen the following limits apply:
 - Up to £200 for travel documents
 - Up to £200 money and cash
 - Cash limit of £100 (£50 if under the age of 18)
- ✓ **Personal Liability** cover up to £1,000,000 per person
- ✓ **Hijack, Kidnap and Mugging** up to £200 per person in the event of hi-jack or kidnap and compensation up to £100 if you are hospitalised following a mugging attack.
- ✓ **Catastrophe** Up to £250 per person for additional travel and accommodation expenses to return home or travel to an alternative destination if your trip is disrupted by a catastrophe



What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Business travel or any trip not undertaken solely for leisure purposes
- ✗ Trips on cruise ships
- ✗ Any loss or additional expense which relates to anybody not insured on this policy.
- ✗ Pre-existing medical conditions unless you have declared them to us and we have agreed to cover them.
- ✗ Normal pregnancy without accompanying injury, illness or complications.
- ✗ Cancellation or curtailment arising from circumstances which could reasonably have been anticipated at the time you booked your trip.
- ✗ Loss of unattended property left in a public place or unattended vehicle unless kept out of sight in a locked glove/boot compartment and the vehicle has signs of forced entry.
- ✗ Personal effects losses not reported to the police or appropriate authorities within 24 hours of discovery.
- ✗ Any claim directly or indirectly related to a pandemic and/or epidemic as announced by the World Health Organisation (WHO), including but not limited to Coronavirus (COVID-19), including any related and/or similar condition(s) or any mutation or variation of these.
This General Exclusion applies to all sections of cover with the exception of Section 1 – Emergency Medical, Repatriation and Associated Expenses, provided prior to your Trip commencing the Foreign and Commonwealth Office (FCO) have not advised against all or all (but essential) travel to your intended destination(s) including any country or area you are travelling through.
- ✗ No cover is provided under any section of this policy in respect of travel to a destination which the Foreign & Commonwealth Office (FCO) has advised against all or all but essential travel prior to the commencement of your Trip. Travel advice can be obtained from the FCO website www.gov.uk/foreign-travel-advice.



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess. The excess applicable to your policy will be shown in your policy schedule. You are responsible for paying this amount in the event of a claim.
- ! You cannot claim more than the sum insured shown in your policy schedule and/or Policy Document.
- ! You are only covered for a trip within the policy period stated on your policy schedule. Your trip must not exceed 90 days duration.
- ! Children are only covered when travelling with an insured adult.
- ! This product is only available to UK residents and an upper age limit of 74 years applies.
- ! You can only purchase this insurance before you travel.



Where am I covered?

- ! This product provides cover to travel anywhere within your selected area of travel, either Europe or Worldwide.
- ! However you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign and Commonwealth Office (FCO) or other regulatory body has advised against travel to.



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to any questions we ask you.
- You must tell us immediately if any of the information you provide is inaccurate or changes.
- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the policy.
- If after taking out your policy your state of health deteriorates, or you develop a new medical condition, you must tell us before you travel.
- You must be fit to undertake a trip and you must not travel against medical advice or with the intention of obtaining medical treatment abroad.
- You must take reasonable care to protect yourself and your property.
- If you are admitted to hospital as an inpatient whilst abroad, you must call the appointed medical assistance company prior to incurring any medical costs.
- You must tell us as soon as possible of any event which may result in a claim and provide us with the evidence needed to substantiate your loss.



When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return home.



How do I cancel the contract?

You can cancel this Policy at any time by writing to us.

A full refund of premium will be made if:

- You write to us within 14 days of receiving your Policy Documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

Otherwise no refund of premium will be made.