

Single Trip & Annual Multi-Trip Travel Insurance Insurance Product Information Document



Company: Goodtogoinsurance.com

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Product: Good2go Extra - Bronze

This document provides a summary of the main cover and exclusions to help you decide if the cover meets your needs. The full terms and conditions can be found in the policy wording and your policy certificate. It is important that you read all of these documents carefully.

What is this type of insurance?

Our Bronze cover level provides a package of Travel Insurance benefits which can be bought as either a Single Trip or Annual Multi-Trip policy.



What is insured?

The policy covers up to the following:

- ✓ **Emergency Medical Expenses – Up to £10 million**
Cover for emergency medical treatment and additional expenses, repatriation and the services of a medical assistance company, outside your home country.
- ✓ **Hospital Benefit - Up to £1,000 (£25 for each full 24 hour period)**
Cover if you are in a public hospital abroad as an in-patient during your trip
- ✓ **Loss of Medication - Up to £300**
Cover for the necessary and reasonable cost of replacing essential medication lost or stolen during your trip.
- ✓ **Mobility Aids - Up to £2,500**
Cover for your Mobility Aids if they are lost, stolen or damaged.

Optional additional cover available

- ✓ Travel Dispute Professional Fees extension
- ✓ Wintersports extension
- ✓ Golf extension
- ✓ Additional Sports and Hazardous Pursuits extension



What is not insured?

- ✗ Excesses apply on the Goodtogo Extra Bronze policy and are shown in your policy schedule - 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 FCO, 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 31 days on a Annual multi trip policy
- ✗ Trips longer than 94 days on a single trip policy.
- ✗ Your disinclination to travel
- ✗ Your failure to obtain the required Passport, ESTA, Visa's or inoculations in time
- ✗ Loss, theft or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in.
- ✗ Natural damage (e.g. wear & tear or from weather)



Are there any restrictions on Cover?

- ! Cover is only available to residents of the United Kingdom, Channel islands or BFPO and they must be registered with a General Practitioner.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! There will be no cover if the FCO advise against travel to your destination
- ! 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 or money unless with you, in a safe/safety deposit box or locked in your accommodation
- ! There is no cover if you are travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- ! **Please be aware that 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 the tifgroup-assistance team.



Where am I covered?

You're covered for the geographical area chosen by you and shown on your Policy Schedule. The areas of cover offered are:

- ✓ **UK**- England, Wales, Scotland, Northern Ireland and the Isle of Man.
- ✓ **Europe 1** - Europe excluding Spain, the Canaries, Turkey, Cyprus, Malta, Egypt, Israel, Libya, Algeria, Jordan, Syria and Switzerland.
- ✓ **Europe 2** - as Europe 1, but including Spain, the Canaries, Turkey, Cyprus, Malta and Switzerland.
- ✓ **Worldwide 1** - Anywhere excluding Cambodia, Japan, Mexico, Singapore, Sri Lanka, South Africa, Thailand, Vietnam, the United States of America, Canada, Greenland, Cuba and the Caribbean.
- ✓ **Worldwide 2** - Anywhere in the world

This is subject to there being no restrictive travel advice from the Foreign Commonwealth Office. This can be checked by visiting: <https://www.gov.uk/foreign-travel-advice>



What are my obligations?

- You must be a resident of the United Kingdom, the Channel Islands or BFPO.
- Before you purchase a policy you must give complete and accurate answers to any questions we may ask you. Failure to provide full and accurate information before you take out insurance or when your circumstances change may invalidate your policy and claims may not be paid.
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.
- If you need medical assistance while abroad, you must call us (tifgroup-assistance) before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter on +44 (0) 203 829 3816
- If you suffer an injury, illness or change in your current existing medical condition(s), including any changes to medication, after taking out this insurance but before starting your trip (this is known as a change in circumstance of anyone on the policy) you must contact us by telephone: 0800 294 2969 to advise us.



When and how do I pay?

You will pay your premium as a one-off payment when you purchase a policy or renew an Annual Multi-Trip policy.

If you have chosen to auto-renew your Annual Multi-Trip policy we will email or write to you before the renewal date to confirm the premium required for the next year's cover and when the payment will be taken. If you do not pay your premium when it becomes due, cover will not be provided.

You can arrange insurance over the phone on 0800 294 2969 or online www.justtravelcover.com, you can pay by debit/credit card.



When does the cover start and end?

The period of insurance commences when you leave home in the UK, Channel Islands or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands or BFPO as shown on the Schedule of cover and limits.

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.

Annual Multi Trip insurance, covers a period of one year and has no age limit.

If you have chosen an Annual Multi Trip Insurance, the outward journey from, and return journey to, your home in the UK, Channel Islands or BFPO must be pre-booked prior to the outward journey and take place during the start and end date of the insurance as shown on the Schedule of cover and limits. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part.



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 Just Travel Cover on 0800 294 2969 within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, in addition to a £18 administration charge, for Annual Multi Trip policies we will refund the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. Alternatively for Single Trip policies we will refund 70% of the policy premium and an additional premium applied to your medical conditions (on a pro-rata basis).