

Travel Insurance

Insurance Product Information Document



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Full details can be found in your insurance policy.

Product: Infinity - Single Trip and Annual Multi-trip Travel Insurance - SILVER Cover

This document contains only a summary of the insurance cover.

You will find the full terms and conditions, along with other important information in the Policy Wording and Schedule of Insurance.

What is this type of insurance?

Single Trip and Annual Multi-trip travel insurance, provides cover for unexpected events while travelling.



What is insured?

The policy covers 'up to' the amounts specified:

✓ Emergency Medical & Repatriation	£10,000,000
✓ Hospital Benefit	daily benefit of £30 up to £1,000
✓ Aftercare at Home following Hospitalisation:	
• Home help	£500
• Cosmetic surgery	£3,000
• Dental treatment	£300
• Physiotherapy	£750
• UK convalescence after 5+ days in hospital abroad	£750
✓ Cancellation & Curtailment	£2,000
✓ Missed Departure	£1,000
✓ Travel Delay & Abandonment	
• Travel delay	
- Airport lounge access (4 hour delay announcement)	Covered or.
- Delay benefit	£25 per 12 hours up to £200
• Trip cancellation (after 24 hours delay)	£2,000
✓ Possessions	
• Personal baggage	£1,500
• Delayed baggage (after 12 hours)	£250
✓ Personal Money (cash limit £250)	£500
✓ Loss of Passport	£200
✓ Pet Care	£500
✓ Personal Accident	£7,500
✓ Personal Liability	£2,000,000
✓ Legal Expenses (policy max £60,000)	£30,000
✓ Travel Risks:	
• Hijack/kidnap	£2,500
• Mugging	£250
• Catastrophe	£750

You can add the following optional cover - subject to an extra premium being paid:

Winter Sports Cover

Travel Dispute - £25,000



What is not insured?

- ✗ Claims arising from circumstances you are aware of at the time of taking out this cover or at the time of booking any trip.
- ✗ The policy excess as shown where applicable.
- ✗ Claims arising from pre-existing medical conditions unless declared to and accepted in writing by us.
- ✗ There is no cover if you are on a waiting list for treatment or investigation and you have to cancel or curtail your trip because an appointment or treatment becomes urgently available. You will also not be covered for medical claims overseas which are directly or indirectly related to this condition.
- ✗ Claims caused by alcohol, drugs, suicide or self-harm.
- ✗ Any sports or activities not listed under the sports and activities tables in the policy.
- ✗ Winter sports of any kind (unless the appropriate additional premium has been paid).
- ✗ Any travel to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority has advised against all, or all but essential travel. The exception to this exclusion is for Single Trip policies for travel within Europe, where you will remain covered, other than for Cancellation or Curtailment claims, if the FCDO advice against "all but essential travel" is due to Covid-19.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusions in the policy wording.



Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom at the time of buying this policy.
- ! You must be registered with a UK General Practitioner.
- ! You must not be travelling against medical advice or with the intention of receiving medical treatment or consultation abroad.
- ! Age limits apply and levels of cover may be restricted according to your age.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply and some sections contain conditions specific to that section.
- ! General Exclusions apply to the whole policy and each section contains specific exclusions relevant to the cover provided.



Where am I covered?



Important: this will be shown on your Schedule of Insurance. You will not be covered if you travel outside the area you have chosen. The following options are available to you, please contact us if you wish to discuss further.

Europe 1 - including: United Kingdom, Austria, the Azores, Belgium, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Sweden.

Europe 2 - including: Europe 1 shown above and the remaining countries west of the Ural mountains, Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia and Turkey.

Australia/New Zealand - Australia, New Zealand and related islands and including up to 48 hours stopover in a country within a Worldwide area.

Worldwide, excluding USA, Canada, Caribbean and Mexico - anywhere in the world except the United States of America, Canada, the Caribbean and Mexico.

Worldwide, including USA, Canada, Caribbean and Mexico - anywhere in the world.

Where Annual Multi-trip cover is purchased Europe 1 & Europe 2 will be shown as Europe. Australia/New Zealand will be included within Worldwide excluding USA, Canada, Caribbean and Mexico.

Please Note: no cover is provided to countries where the Foreign, Commonwealth & Development Office (FCDO) or World Health Organization (WHO) has advised against travel, or all but essential travel unless this advice relates solely to Coronavirus and you have a Single Trip European policy.



What are my obligations?

Please read the policy carefully to ensure you have the cover you need, and:

Disclose important information:

- It is important that you provide complete and truthful answers to any questions you are asked when you take out, renew or make a change to your insurance.
- 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.

Take reasonable care:

- You should take reasonable care to protect yourself and your property against accident, injury, loss or damage at all times.

Report a claim:

- You must report any medical emergency abroad to the emergency assistance team, as soon as possible.
- You should report any loss, theft or damage to the police within 24 hours of discovery or where applicable to your travel carrier.
- You must follow the claims procedure set out in your policy and provide us with a completed claim form, as soon as possible.



When and how do I pay?

You must pay your premium before the policy can be issued.

The premium can be paid using one of the payment options given to you at the time of purchase of your policy.

All cover will end if payment is incomplete or rejected or if the policy is cancelled.



When does the cover start and end?

For Single Trip policies

You have immediate cover for Cancellation as soon as you purchase your policy. All other cover applies when you leave your home on the trip start date. All cover ceases on return to your home following your trip.

The start and end dates of your trip will be shown on your Schedule of Insurance.

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 Schedule of Insurance.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents to ensure that they meet your requirements.

If you contact us to cancel the contract during this period, you will be entitled to a full refund, providing you have not travelled, no claims have been made and no incidents have occurred that may give rise to a claim.

Should you decide to cancel after the 14-day cooling-off period no refund will be given.