

Travel Insurance

Insurance Product Information Document

Company: White Horse Insurance UK Limited, a Branch of White Horse Insurance Ireland dac

White Horse Insurance UK Limited is registered in England and Wales. White Horse Insurance Ireland dac is registered in Ireland. White Horse Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Firm reference number 203320.

Product: Fit 4 – Gold

This document is intended to provide a summary of the main coverage and exclusions of your travel insurance policy. It provides general information only – you will receive a copy of the full terms and conditions of your cover.

What is this type of insurance?

This policy is a travel insurance policy that provides cover for each insured person as summarised under “What is insured” below.



What is insured?

- ✓ Cancellation or Curtailment
- ✓ Emergency Medical and Other Expenses
- ✓ Hospital Benefit
- ✓ Baggage and Baggage Delay
- ✓ Personal Money, Passport and Documents
- ✓ Personal Accident
- ✓ Personal Liability
- ✓ Delayed Departure and Trip Abandonment
- ✓ Missed Departure
- ✓ Hijack
- ✓ Mugging
- ✓ Natural Catastrophe
- ✓ Extended Kennel and Cattery Cover
- ✓ Legal Expenses

Optional Extensions: Cover for the following options will only apply if you have chosen to add the option and have paid the appropriate premium and is shown on your policy schedule.

- Winter Sports
- Cruise Cover
- Excess Waiver



What is not insured?

- ✗ The excess unless the excess waiver optional cover has been purchased.
- ✗ Any pre-existing medical condition which you have not declared or which we have not accepted, or you failing to keep to the terms of the ‘Important Conditions Relating to Health’ section in the policy wording.
- ✗ Travel to a country or specific area or event to which the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization has issued travel restrictions.
- ✗ Any circumstances you knew about before the date you bought this insurance, or at the time you booked any trip, which could reasonably be expected to give rise to a claim.
- ✗ Deliberate self-inflicted injury or serious illness, suicide or attempted suicide, solvent abuse, alcohol abuse or your alcohol dependency and use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction or alcohol dependency).
- ✗ COVID where you have not received a positive COVID diagnosis certified by a medical practitioner.
- ✗ Any home or self-administered COVID rapid antigen test(s).
- ✗ You taking part in a winter sports activity, unless your policy schedule shows that you have bought winter sports cover.
- ✗ You taking part in any professional sports or professional entertaining.
- ✗ Your self-exposure to needless peril (except in an attempt to save human life).
- ✗ Any claim that occurs outside of your period of insurance.
- ✗ Baggage, money or valuables left unattended.

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Are there any restrictions on cover?

- ! This policy is only available to you if you permanently live in the United Kingdom and have been for the six months prior to the date of buying this insurance, and you are registered with a medical practitioner in the United Kingdom.
- ! You must take all reasonable precautions to avoid bodily injury, serious illness, loss, theft or damage.
- ! You must comply with the terms and conditions of the Important Conditions Relating to Health section.
- ! Single trip cover is not available to persons aged 80 or over at the time of purchasing this insurance.
- ! Annual multi trip cover is not available to persons aged 65 or over at the time of purchasing this insurance.
- ! Trip durations are restricted to a maximum duration period and financial limits apply to individual cover sections.
- ! Cover for cancellation and curtailment is provided for specific circumstances only and as stated in the policy wording.



Where am I covered?

- ✓ Cover is provided for your trip within the area of travel shown on your policy schedule. Your trip must begin and end in the United Kingdom.



What are my obligations?

- When taking out, renewing, or making changes to this policy, you must take reasonable care to provide accurate and complete answers to all questions. You must take reasonable care to provide complete and accurate answers to any questions asked.
- If you are travelling to a country that has a reciprocal health agreement with the United Kingdom, it is a condition of this policy that you use this reciprocal health agreement if you suffer a serious illness or bodily injury.
- You need to tell us about your claim as soon as possible after any bodily injury, serious illness, incident, event or redundancy, or discovering any loss, theft or damage which may give rise to a claim under this policy.
- If, at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability then you must disclose this to us at the time of submitting a claim.
- You must keep to the claim conditions to be protected by your policy. If you do not keep to the conditions, we may cancel your policy, refuse to deal with your claim, or reduce the amount of any claim payment.



When and how do I pay?

Your premium is a one-off payment. Payment can be made by debit or credit card.



When does the cover start and end?

Cancellation cover starts when you buy this insurance policy and ends on the departure date of your trip. All other cover starts when you begin your trip. Cover ends when you return to the United Kingdom or when you reach the end date on your policy schedule, whichever happens first.



How do I cancel the contract?

You may cancel this policy within 14 days of purchasing this policy by writing to the address shown in your policy schedule. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred.

You may cancel this policy at any time after the 14-day cancellation period above by writing to the address as detailed within your policyholder cover letter, however you will not receive a premium refund.

Please contact your issuing agent as detailed within your policyholder cover letter to cancel your policy.