

Select Travel Insurance Policy

Insurance Product Information Document

The Policy is underwritten by Accelerant Insurance UK Limited.

Product: Travel Insurance

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

Single-trip and annual multi trip travel insurance, providing protection against losses related to a trip.



What is insured?

The level of cover is dependent on whether you chose a Gold, Silver, or Bronze policy. Please see your policy schedule for information on the which policy you bought.

For a Bronze policy you are covered for:

- ✓ Emergency Medical Expenses and repatriation.
- ✓ Emergency Dental Treatment.
- ✓ Hospitalisation.
- ✓ Funeral expenses.
- ✓ Personal Accident – Disability.
- ✓ Personal Accident – Death.

For a Silver or Gold policy the following additional benefits apply:

- ✓ Trip Cancellation.
- ✓ Cutting Your Trip Short.
- ✓ Missed Departure.
- ✓ Trip Delay.
- ✓ Trip Abandonment.
- ✓ Baggage Delay.
- ✓ Personal Property Loss, Theft, or Damage.
- ✓ Theft of Money.
- ✓ Loss, Theft or Damage of Passport or Travel Documents.
- ✓ Legal Expenses.
- ✓ Personal Liability.
- ✓ Uninhabitable Accommodation.

The following cover extensions are available, subject to payment of the appropriate additional premium:

- ✓ Winter sports cover (Max. age of 65).
- ✓ Cruise cover.
- ✓ Excess Waiver Upgrade.



What is not insured?

- Trips to hazardous countries and regions as described in the policy. This includes where the FCDO advises against "all" or "all but essential" travel.
- Claims related to FCDO advice against travel which is related to a pandemic or epidemic disease.
- Trips cancelled within the first 2 weeks of your policy due to contracting a pandemic or epidemic disease.
- Pre-existing conditions not listed on your medical declaration.
- You are not covered if you do not have a valid passport or visa or if you do not meet your transport operator's conditions of carriage.
- Claims resulting from you breaking the law.
- We won't provide cover or pay claims if doing so would breach any sanctions, laws or regulations that apply to us.
- Sports and activities not listed in the policy schedule.
- Loss of Money.
- Claims relating to war, whether declared or not.
- Claims that results from you taking part in war, riots, or terrorism.
- Any claim if you are using drugs or take medication to treat a drug addiction at the time of the claim event.
- Trips outside your period of insurance or over the maximum trip duration for annual multi-trip policies.
- Any pregnancy-related medical costs if you are more than 32 weeks pregnant during your trip (28 weeks for multiple pregnancy).



Are there any restrictions on cover?

- Adults must be under the age of 80 on the start date of this policy.
- Cover is limited to residents of, and trips starting in and ending in, the UK, Isle of Man or Channel Islands.
- Length of trips on Annual multi-trip policies are limited to the number of days listed on your schedule and trips in the UK must be at least 2-nights long.
- Trips in the UK must have pre-booked accommodation before you depart from your home.
- This insurance is valid only when it is purchased before you depart for your planned trip.



Where am I covered?

- ✓ Cover applies in the region listed on your policy schedule, except for those countries or territories described as hazardous in the policy wording or those listed on the Government FCDO website as not safe to travel to.



What are my obligations?

- You should read the terms and conditions of the policy and policy schedule to ensure that it is suitable for your needs.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should comply with your duties under the policy and take reasonable steps to minimise any loss or damage.
- You should also tell us about any changes to your answers in the proposal that may require us to change the terms of your policy.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to handle your claim.



When and how do I pay?

- Your premium is amount you paid to your issuing agent as a one-off payment at the point of purchase by either credit or debit card.



When does the cover start and end?

- For a Single Trip policy, trip cancellation coverage starts from the date of purchase of your insurance until the time of departure. All other cover begins when you leave your permanent residence and ends when you return home.
- For an Annual Multi Trip policy, Cover starts on the start date you requested when you took out the policy. This date is shown on your policy schedule. Cover ends one year later and is also shown on your policy schedule.



How do I cancel the contract?

If you take out cover and then change your mind, you can cancel your policy and a partial or full refund of premium may be made unless you have already travelled or made (or plan to make) a claim.

To cancel your insurance, you must contact the agent that issued your policy.