

Travel Insurance

Insurance Product Information Document

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Product: Single trip travel insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: CIO/19LH

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the Geographical limits and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £5,000.
- ✓ **Travel delay** – £25 for each hours' delay up to £100; or up to £5,000 holiday abandonment.
- ✓ **Missed departure** – up to £1,000.
- ✓ **Personal accident** – up to £25,000 (subject to age).
- ✓ **Medical and other expenses** – up to £5,000,000.
- ✓ **Curtailment** – up to £5,000.
- ✓ **Hospital benefit** – £20 per day up to £500.
- ✓ **Personal Property** – up to £2,500.
 - up to £400 any one article, pair or set or articles.
 - up to £500 valuables limit.
 - up to £100 for baggage delay after 12 hours.
- ✓ **Personal Money** – up to £250 (reduced to £50 if aged under 16).
- ✓ **Loss of passport or visa** – up to £250.
- ✓ **Personal liability** – up to £2,000,000.
- ✓ **Legal costs and expenses** – up to £25,000.
- ✓ **Hijack** - £100 per day up to £1,000.
- ✓ **Mugging** - £100 per day up to £5,000.
- ✓ **Optional owned winter sports equipment** - £2,500 limited to £600 any one article, pair or set or articles.
- ✓ **Optional hired winter sports equipment** – up to £500.
- ✓ **Optional hire of winter sports equipment** – up to £500 (see policy for circumstances covered).
- ✓ **Optional ski pack** – up to £500.
- ✓ **Optional piste closure** – £50 per day up to £500.
- ✓ **Optional avalanche delay** – up to £500 after 12 hours delay.



What is not insured?

- ✗ Circumstances known to you before you purchased this insurance which could reasonably have been expected to lead to cancellation of the trip.
- ✗ Medical treatment which can wait until you return home.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ Private medical treatment unless agreed by Towergate Assistance or us.
- ✗ Baggage and personal money claims will be paid based on the value of the items at today's prices less a reduction for wear, tear and depreciation (loss of value).
- ✗ Contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal money definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than ski equipment in respect of winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment.
- ✗ Money and valuables whilst unattended or in luggage in transit.
- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see the policy wording for further details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom.
- ! If you are travelling within England, Scotland, Wales, Northern Ireland or the Isles of Scilly you do not need to declare your medical conditions, but you must answer some questions to be covered for any medical conditions you have or have had.
- ! If you are travelling to Isle of Man, Channel Islands, Republic of Ireland, Europe or Worldwide you must telephone MediScreen if you have or have had any medical conditions. You may have to pay an additional premium to cover your medical conditions.
- ! Cover is only available for the whole duration of a booked trip to a maximum of 31 consecutive days, and cover cannot be purchased once a trip has already begun.



Where am I covered?

- ✓ The area you have chosen will be shown in the Geographical limits in your policy document.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- Read your policy carefully to ensure you have the cover you need, and it meets your requirements.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim.
- You should take reasonable care for the safety and supervision of your property.
- If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter.
- You must get a written report from your transport provider if your property was lost, damaged or destroyed in transit, or a Property Irregularity Report (PIR) in the case of an airline.



When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



When does the cover start and end?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure. Cover under all other sections starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in your booking confirmation.



How do I cancel the contract?

If this insurance is not suitable, you can cancel this policy at any time. If you cancel within 14 days of receipt of the policy documents your premium will be refunded in full provided that you have not already taken your trip, made a claim or intend to make a claim. Please contact your issuing agent (refer to the contact details on your booking confirmation).