

# Travel Insurance

## Insurance Product Information Document

Company: U K Insurance Limited

Product: Annual Travel Insurance

Registered insurance undertaking in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents we send to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that as a frequent traveller they have cover for unexpected events on trips made during the course of a year. This policy includes cover for emergency medical and travel expenses, cancellation or cutting short your journey, delayed or missed departures and personal liability cover.



### What is insured?

All limits are per insured person unless otherwise stated. Please note limitations and exclusions apply. See the policy terms and conditions for further information.

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £5,000
- ✓ Delayed departure up to £200 for additional accommodation, travel and refreshment costs, and up to £500 for unused accommodation and travel expenses
- ✓ Missed international departure up to £600
- ✓ Missed departure for trips solely within the UK up to £200
- ✓ Abandoned outbound departure up to £5,000
- ✓ Disaster cover up to £1,000
- ✓ Legal costs up to £50,000
- ✓ Personal accident up to £25,000 for total permanent disability and £10,000 for death (£1,500 if aged under 18 years)
- ✓ Personal liability up to £2,000,000
- ✓ Obtaining emergency replacement travel documents up to £500
- ✓ End supplier failure up to £5,000

#### Optional Covers (available at an additional cost)

- Personal Belongings: This optional cover meets the needs of those who wish to ensure they are covered for:
  - Up to £1,500 towards personal belongings (£300 limit per single item)
  - £300 valuables limit and £100 consumable items limit
- Winter Sports Cover: This optional cover meets the needs of those who wish to ensure they are covered for winter sports related costs under:
  - Medical Expenses
  - Cancelling or cutting short your trip
  - Personal Accident and Personal Liability
  - £250 per person per week towards lost ski pack (hired equipment, ski school and lift pass)
  - £500 per person for replacing your own or hired equipment
  - £20 per day up to £200 per person for piste closure
  - £200 per person if you are delayed by avalanche



### What is not insured?

- ✗ Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing
- ✗ Any claim for cancelling or cutting short your trip because of a medical condition of a close relative or travelling companion who has been or is waiting for treatment as an in-patient, has been diagnosed with cancer or given a terminal prognosis in the last 12 months
- ✗ Any claim for medical expenses when travelling against medical advice or specifically to get medical advice or treatment
- ✗ Any costs or expenses that you can recover from elsewhere, such as the providers or booking agents for your trip, Air Travel Organiser's Licence (ATOL), or the issuer of the credit or debit card with which you booked the trip
- ✗ Any claim resulting from you not wanting to travel or enjoying your trip
- ✗ Any claim for cancellation that happens when you do not have the correct passport or visa for your trip
- ✗ Any claim resulting from the effect of your alcohol, solvent or drug dependency or long term abuse, or you being under the influence of alcohol, drugs or solvents, other than any drugs prescribed for you and taken under medical supervision (this does not include drugs prescribed for the treatment of drug addiction)
- ✗ Any trips to a country or areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'
- ✗ Any claim made as a result of you putting yourself in needless danger
- ✗ Any claims for belongings where you have not taken steps to prevent loss
- ✗ Any claim resulting from you using a motorcycle or moped above 125cc, a quad bike or all-terrain vehicle as a rider or passenger
- ✗ Any claim resulting from certain sports and activities - see policy wording for full details



## Are there any restrictions on cover?

- ! You must be a resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
- ! Trips are limited to 42 days per trip
- ! UK trips are only covered where you have paid to stay in pre-booked accommodation for two or more consecutive nights
- ! Under some sections, an excess will be payable. This will apply to each insured person and each event that leads to a claim
- ! Trips must start and end in the United Kingdom
- ! This product is only available to travellers aged 74 and under



## Where am I covered?

- ✓ You are covered to travel within the region you have selected as shown on your policy schedule. Your policy wording will show which countries are included within each region.



## What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

Payment must be paid in full by credit or debit card.



## When does the cover start and end?

Your cover begins and ends on the start and end dates as shown in your policy schedule.



## How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.