

Travel Insurance

Insurance Product Information Document

Company: U K Insurance Limited

Product: Discoverer 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 they have cover for unexpected events which could happen whilst backpacking or travelling on a trip lasting 3 to 18 months.

This policy includes cover for emergency medical and travel expenses, cancellation or cutting short your journey, personal belongings that are lost, stolen or damaged, 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 £3,000
- ✓ 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
- ✓ Personal possessions cover up to £1,000 (£300 limit per single item, £300 total valuables limit and £100 consumable items limit)
- ✓ Money cover up to £500 including up to £250 cash per insured adult and £100 cash per insured child
- ✓ Disaster cover up to £1,000
- ✓ End supplier failure up to £5,000



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 failure of your travel provider (except where that provider is the end supplier)
- ✗ Any claim made as a result of you drinking so much that your judgment is seriously affected
- ✗ Any claim for belongings where you have not taken steps to prevent loss
- ✗ 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



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 must be between 91 and 550 days if travelling to worldwide destinations or between 91 and 365 days if travelling just in Europe
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in the United Kingdom



Where am I covered?

- ✓ You are covered in the continents you have chosen



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 when you leave your home at the start of each trip and ends when your trip ends. The only exception to this is cancellation cover (see policy terms and conditions).



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.