

# Travel Insurance

## Insurance Product Information Document

Insuratrip is arranged by Voyager Insurance Services and underwritten by Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537 Registered in England & Wales, Number 3220410



The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

### What is this type of insurance?

This is a travel insurance policy



#### What is insured?

We offer single trip and multi trip policy options through our Premier level of cover

The policy covers up to the following

✓ Cancellation	£7,500
✓ If your scheduled airline fails	£1,500
✓ If your scheduled airline fails	£1,500
✓ If your departure is delayed by 12 hours or more	£200
✓ If you miss your departure from the UK	£750
✓ If you choose to cancel after a delay of 24 hours	£7,500
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£1,000
✓ If you need to come home early	£7,500
✓ If your baggage is delayed	£250
✓ If your baggage is lost, stolen or damaged	£3,000
✓ If your cash is lost or stolen	£500
✓ Loss of passport & travel documents	£400
✓ If you are mugged or hijacked	£5,000
✓ If you are held legally liable for injury or damage	£3m
✓ If you need legal advice	£25,000
✓ If you suffer death or injury following an accident	£50,000
✓ Natural disaster	£1,000
✓ Withdrawal of services	£300
✓ Pet care	£250
✓ Home emergency reimbursement	£500

You can add the following optional covers to the Premier policy

- ✓ Cruise extension
- ✓ Winter sports extension
- ✓ Golf extension
- ✓ Business extension
- ✓ Wedding extension
- ✓ Gadget extension
- ✓ Supplier insolvency and Disruption extension



#### What is not insured?

- ✗ **Excesses** apply on the Premier policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 62 days on a Premier multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise unless you have paid the additional premium.



#### Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



## Where am I covered?

**IMPORTANT:** this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have five options available to you; please visit [www.insuratrip.com](http://www.insuratrip.com) or call on 01483 806 909 for full definitions:

- ✓ Worldwide
- ✓ Worldwide excluding United States of America, Canada and the Caribbean Islands
- ✓ Europe including Spain
- ✓ Europe excluding Spain
- ✓ United Kingdom



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



## When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the Insuratrip website [www.insuratrip.com](http://www.insuratrip.com) or you call Insuratrip on 01483 806 909



## When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 76 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



## How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling Insuratrip on 01483 806 909 within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not), have not travelled, and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation, or for Single trip policies we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.

# Insuratrip Gadget Cover Option



## Insurance Product Information Document

**Company:** Zenith Insurance plc, Authorised Insurers, registered in Gibraltar No 84085. Registered Office: 846-848 Europort, Gibraltar. Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

**Product:** Gadget and Mobile Phone Insurance

This document provides a summary of the key information relating to Gadget and Mobile Phone Cover and should be read in conjunction with your Policy Wording and insurance certificate to ensure you understand the full terms and conditions that apply.

### What is this type of insurance?

This Gadget and Mobile Phone policy entitles you to repair or replacement of your gadget(s), once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss or breakdown, whilst on your trip. Each Insured Person will be covered up to the level of cover chosen which will be shown on your insurance certificate.



### What is insured?

- ! Repair costs if your gadget is damaged as a result of an accident, whilst on your trip.
- ! Repair costs if your gadget is damaged as a result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturers guarantee period.
- ! The cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip.
- ! the reimbursement of unauthorised calls or data download if your mobile is accidentally lost or stolen whilst on your trip and is used fraudulently.



### What is not insured?

- ✗ Any gadget that is more than 24 months old when the policy is purchased. This insurance does not cover gadgets for which you cannot provide evidence of ownership to prove that the gadget was purchased as new and within your home country.
- ✗ The policy excess for each claim.
- ✗ Deliberate damage or neglecting of the gadget.
- ✗ Repairs carried out by persons not authorised by us.
- ✗ Liquid damage to your gadget caused when taking your gadgets on a boat, other water vessels or whilst taking part in water activities.
- ✗ Theft or accidental loss:
  - Where the gadget has been left unattended except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim;
  - From any building or premises unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises.
  - Where precautions have not been taken;
  - When away from your holiday or trip accommodation, or when in your holiday or trip accommodation with invited guests / tradesmen or other people; unless the gadget is concealed on or about your person when not in use, or it is stored in a locked room or secured receptacle;
  - Not reported to the police within 48 hours of discovery and or without a police report;
  - Loss, theft or damage to accessories of any kind.
- ✗ The reimbursement of unauthorised call or data charges:
  - Where you have not provided an itemised bill from your service provider.
  - Where you have not reported the incident to your service provider to bar and blacklist your phone or tablet within 24 hours of discovery of the incident.
  - Exceeding the sum shown in Schedule of Limits and Excesses.
  - unless you have successfully claimed for loss or theft of your mobile phone under this policy.
- ✗ Damage or loss caused by caused by sonic boom, war, terrorism, invasion, or nuclear risk



### **Are there any restrictions on cover?**

- ! We can only insure gadgets that are:
- Purchased as new in the UK, or purchased as refurbished in the UK direct from the Manufacturer or Network, with evidence of ownership and proof of usage
  - Not more than 24 months old at the date you start your trip
  - In good condition and working order at the time the policy is purchased
  - up to the value of the Single Article Limit shown on your insurance certificate



### **Where am I covered?**

Your gadgets are covered worldwide for the duration of your trip. Replacement or repair must be carried out in the United Kingdom.



### **What are my obligations?**

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



### **When and how do I pay?**

You pay your premium as part of the total premium payable for your travel insurance policy, by the method you choose to pay for your travel insurance premium.



### **When does the cover start and end?**

Cover starts and ends on the dates specified on your insurance certificate. Cover for your gadgets is only in force whilst you are on your trip.



### **How do I cancel the contract?**

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Insuratrip.com within 14 days of purchase for a full refund to be considered.