

# Travel Insurance

## Insurance Product Information Document

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### Product: Hays Travel Independence Group Travel Insurance

This document only provides a basic summary of key information about the insurance cover and doesn't take into consideration your specific demands and needs. Full contractual information for persons insured is provided in the travel insurance policy document.

### What is this type of Insurance?

This is travel insurance available on a single trip or annual multi-trip basis. The insurance provides cover for people for various events while travelling on their trip.



#### What is insured?

- ✓ **Trip cancellation** - Up to £5,000 (can be extended to a maximum £20,000) for reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Trip interruption** - Up to £5,000 (can be extended to a maximum £20,000) for reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Travel delay** - Up to £1,000 for reimbursement of additional expenses due to a transportation delay during a trip. A minimum delay period of 12 hours applies to certain benefits, with a maximum daily limit of £100.
- ✓ **Baggage and Baggage delay** - Up to £1,500 reimbursement in case of damage, theft or loss of items (a total sub limit also applies to all high value items). Up to £250 for reimbursement for essential items purchased if luggage is delayed by more than 12 hours.
- ✓ **Personal money** - Up to £500 reimbursement for theft or loss of personal money. A £300 cash limit applies.
- ✓ **Loss of travel documents** - Up to £250 reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- ✓ **Emergency medical/dental cover abroad and Emergency transport** - Up to £7 million (silver cover) or up to £10 million (gold cover) for advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). Emergency transport is restricted to reasonable costs and inner limits apply to certain benefits including up to £250 for dental cover.
- ✓ **Personal liability** - Up to £2 million for costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Up to £20,000 compensation if you lose your sight or limb or are unable to ever work again or up to £10,000 if you die following an accident on your trip (age limits and restrictions apply).
- ✓ **Legal expenses** - Up to £25,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Travel services during your trip** - Assistance in finding a doctor or medical facility.

**Optional cover** - Subject to an extra premium being paid, cover is available for Sports cover.



#### What is not insured?

- ✗ Events occurring outside the validity dates shown on the policy confirmation document.
- ✗ Claims arising from an event you had prior knowledge of before taking out the insurance or booking a trip (whichever is later).
- ✗ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by you or with your agreement.
- ✗ An epidemic or pandemic except as expressly stated under Trip cancellation, Trip interruption, Emergency medical/dental cover abroad and Emergency transportation sections.
- ✗ Claims relating to (non-individual) epidemic and/or pandemic events.
- ✗ Claims arising due to pre-existing medical conditions, unless declared and agreed by us. Some medical conditions may need increased premiums and/or excesses applied for them to be covered.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise and any appropriate premium has been paid.
- ✗ The policy excess that is applicable to claims made under some benefit sections (depending on the level of cover chosen and whether any additional screening excess for your medical conditions is required).



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Trips solely within your country of residence must be more than 100 km from your primary residence and include an overnight stay.
- ! There is a limit on the length of the trips that can be covered. This may vary according to your age.
- ! Financial limits apply to each benefit section.
- ! The policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! The policy contains General conditions that you have to meet for cover to apply and some sections contain conditions specific to that section.
- ! General exclusions apply to the whole policy and some sections contain exclusions specific to that section.



## Where am I covered?

- ✓ Subject to the appropriate premium being paid for your area of travel, benefits apply in any country worldwide. Trips within your country of residence will require you to be more than 100 km from your primary residence and include an overnight stay.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://gov.uk/foreign-travel-advice)



## What are my obligations?

- Please read the policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- You must report any theft, damage or loss to the police within 24 hours of discovery or, where applicable, to your travel carrier.

### **In the event of a claim, to avoid claims being reduced or refused, you must:**

- Contact us as soon as possible after an event arises and provide us with all supporting documents needed to process the claim.
- Inform the insurer if you have more than one insurance that may cover the same event.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

The Cancellation benefit for your trip begins from the start date shown on your confirmation of insurance or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on your confirmation of insurance; or
- When you no longer meet the eligibility criteria for the policy.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your confirmation of insurance;
- Upon exceeding the maximum per trip length of consecutive days as shown on your policy; or
- When you no longer meet the eligibility criteria for the policy.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact the Hays Travel Independence Group Member you have been dealing with.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will not refund your premium if you wish to cancel your policy.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.