# Travel Insurance Insurance Product Information Document

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#### Product: Lochs & Glens Holiday Travel Insurance

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

#### What is this type of insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; travel delay; trip cancellation or interruption; delayed baggage and lost or stolen baggage.

# What is insured?

- Trip cancellation up to £1,500 for reimbursement of nonrefundable trip costs, cancellation fees and re-booking fees due to the covered event.
- Trip interruption up to £1,500 for reimbursement of unused non-refundable trip costs due to a covered event.
- 🗸 Travel delay
  - Travel delay up to £300 for reimbursement of additional expenses if your trip is delayed for a minimum of 12 complete hours due to one of the covered reasons (Daily limit £50 with receipts or £25 no receipts).
  - Also reimbursement of additional expenses to get you to your destination if you miss your pre-booked transportation due to a covered reason.
- Baggage up to £1,500 for reimbursement in case of damage, theft or loss of items.
- Baggage delay up to £100 for reimbursement for essential items purchased if your luggage is delayed by more than 12 hours.
- Emergency medical/dental cover abroad up to £1 million cover for medical expenses incurred outside your country of residence, medical assistance, travel assistance and repatriation expenses. Dental care is limited to up to £350 for emergency relief of pain.
- Emergency transport included (reasonable costs). Search & Rescue £1,000
- Personal liability up to £1 million 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).
- Travel accident £10,000 compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your trip.
- Travel services during your trip assistance in finding a doctor or medical facility.
- Loss of travel documents up to £200 for reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- Personal money up to £200 for reimbursement in case of theft or loss of personal money.
- ✓ Legal expenses up to £25,000 for legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

## What is not insured?

- Claims where you cannot provide sufficient supporting evidence.
- X Taking part in activities where there is an increased risk of injury, unless we have agreed in writing.
- More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- X The policy excess that is applicable to each person, section and/or claim.
- Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- Claims arising from an epidemic or pandemic, except for the cover described under Trip cancellation, Trip interruption, Emergency medical / dental cover abroad and Emergency transportation sections.

## Are there any restrictions on cover?

- Cover is only available to residents of the UK, the Channel Islands or the Isle of Man.
- Claims relating to existing medical conditions may be excluded.
- There is a 70 day limit on the length of the journey that can be covered.
- There are General Conditions that you have to meet for cover to apply.
- General exclusions apply to the whole policy and each section contains exclusions specific to that section.

### Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

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** 

### What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



#### 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 at the time of purchase of this insurance.



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

Your policy provides cover during the period shown on your policy confirmation document or policy schedule.



# 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, please use the contact details provided in the policy.

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

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