

# Travel Insurance

## Insurance Product Information Document

Lochs & Glens Holidays Travel Insurance is administered by Wrightsure Insurance Groups and is 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 a single trip policy through our level of cover

The policy covers up to the following

|   |         |
|---|---------|
| ✓ If you are not able to go on your trip              | £1,500  |
| ✓ If your departure is delayed by 12 hours or more    | £60     |
| ✓ If you miss your departure from the UK              | £300    |
| ✓ If you choose to cancel after a delay of 12 hours   | £1,500  |
| ✓ If you need emergency medical treatment             | £2,500  |
| ✓ If you are confined in a public hospital            | £100    |
| ✓ If your possessions are delayed                     | £200    |
| ✓ If your possessions are lost, stolen or damaged     | £1,500  |
| ✓ If your cash is lost or stolen                      | £200    |
| ✓ If you are held legally liable for injury or damage | £2m     |
| ✓ If you need legal advice                            | £25,000 |
| ✓ If you suffer death or injury following an accident | £15,000 |



#### What is not insured?

- ✗ **Excesses** apply on the Lochs & Glens Holidays 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
- ✗ Natural damage (e.g. wear & tear or from weather)



#### 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 two options available to you; please visit [www.lochsandglens.com](http://www.lochsandglens.com) or call on 01389 713 713 for full definitions:

- ✓ UK



## 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
- 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.



## When does the cover start and end?

Single trip travel insurance covers the period from the date on which you pay your premium until the return date of your holiday as shown on your booking confirmation.



## 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 Lochs & Glens on 01389 713 713 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), you have not travelled, and you confirm in writing that there is no claim pending 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.