

# Travel Insurance

## Insurance Product Information Document

**Company: UK General Insurance Limited    Product: Preferred Travel Services**

Preferred Travel Services is underwritten by UK General Insurance Limited which is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. Registered in England & Wales Company No.4506493

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to specific unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of emergency medical expenses incurred while abroad.



#### What is insured?

✓ Cancellation and Curtailment	up to £5,000
✓ Medical Expenses	up to £5,000,000
✓ Inpatient Benefit	up to £500
✓ Criminal Injuries Benefit	up to £5,000
✓ Personal Accident - Disability	up to £25,000
✓ Personal Accident - Death	up to £10,000
✓ Delayed Departure or Arrival	up to £100
✓ Holiday Abandonment due to Delayed Departure	up to £5,000
✓ Personal Effects	up to £2,500
✓ Hijack	up to £3,000
✓ Missed Connection	up to £1,000
✓ Personal Money	up to £500
✓ Tickets	up to £1,000
✓ Passport or Visas	up to £250
✓ Delayed Baggage	up to £100
✓ Personal Liability	up to £2,000,000
✓ Legal Expenses	up to £15,000

#### Optional upgrades

Winter Sports Extension



#### What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Any cost or additional expense which relates to anybody not insured on this policy.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ The Excess as shown in your documentation.



#### Are there any restrictions on cover?

- ! You must be a permanent resident of the UK, Channel Islands or Isle of Man for at least 6 months prior to purchasing this policy and be registered with a local Medical Practitioner.
- ! You cannot claim more than the sum insured shown in your Policy Schedule and/or Policy Document.
- ! This policy does not offer cover for all medical conditions. Please see policy wording for details.



## Where am I covered?

This insurance product provides cover for travel to the region in the world as specified on the policy schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of fact on which your policy will be based. Should anything change at any time from that on your proposal form, you must advise us immediately. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.



## When and how do I pay?

You can pay for your premium as a one-off payment. Payment can be made by debit or credit card or BACS transfer.



## When does the cover start and end?

For single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be declared on your policy schedule.

Annual multi trip policies can be deferred to start on a date later than that on which you purchased it. If you choose to defer the start date of your annual policy, you will not be covered for cancellation during that period. The policy expires 12 months after the start date. These start and end dates of your trip will be declared on your policy schedule.



## How do I cancel the contract?

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to your agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no travel has started, and no claims have been made or are pending, your agent will then refund your premium in full. If you wish to cancel after the 14-day cooling off period, please contact the organisation from whom you bought your policy.