

Single Trip & Annual Multi-Trip Travel Insurance

Insurance Product Information Document

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Product: IWE Gold Cover

This Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading your Policy Schedule and your Policy Booklet.

What is this type of insurance?

This cover provides a package of Travel Insurance benefits which can be bought as either a Single Trip or Annual Multi-Trip policy



What is insured?

The policy covers up to the following:

- ✓ **Cancellation and Curtailment – Up to £3,000**
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy.
- ✓ **Delayed Departure – Up to £1,000 (£15 for each Full 12 hour period)**
Cover if your first outward or final inward international departure from and to the UK is delayed for 12 hours or more due to reasons specified in the policy.
- ✓ **Abandonment - Up to £3,000**
Cover for if you choose to cancel your trip after a delay of 12 hours or more at the outbound journey from the United Kingdom or the Channel Islands.
- ✓ **Missed Departure – Up to £500**
Cover for additional travel and accommodation costs if you arrive too late to travel on your booked transport due to reasons specified in the policy.
- ✓ **Personal Accident – Up to £25,000 (Death - £10,000)**
Cover for your accidental bodily injury whilst on your trip that results in your death or loss of limb, loss of sight or permanent total disablement.
- ✓ **Emergency Medical Expenses – Up to £10 million**
Cover for emergency medical treatment and additional expenses, repatriation and the services of a medical assistance company, outside your home country.
- ✓ **Hospital Benefit - Up to £500 (£10 for each full 24 hour period)**
Cover if you are in a public hospital abroad as an in-patient during your trip.
- ✓ **Personal Possessions – Up to £1,500**
Cover for items that are usually carried or worn during a trip if they are lost, stolen or damaged.
- ✓ **Personal Money – Up to £500**
Cover if your cash or money carried on you or left in a safety deposit box is lost, stolen or damaged.
- ✓ **Loss of Passport and Travel Documents – Up to £200**
Cover if your passport carried on you or left in a safety deposit box is lost, stolen or damaged.
- ✓ **Personal Liability – Up to £2 million**
Cover if you are legally liable to pay costs due to an incident caused directly or indirectly by you and that results in injury, death to a person or loss or damage to property.
- ✓ **Legal Protection – Up to £25,000**
Cover if you need to claim compensation due to your death, illness or personal injury.
- ✓ **Catastrophe - Up to £1,000**
Cover for reasonable additional costs of travel and accommodation if the pre-booked accommodation has been damaged due to a Catastrophe.
- ✓ **Hijack - Up to £500 (£40 for each full 24 hour period)**
Cover if you are confined as a result of hijack.
- ✓ **Kennel and Cattery - Up to £500 (£40 for each full 12 hour period)**
Cover for Kennel/Cattery fees if your arrival in the UK is delayed for 12 hours or more or you are unable to return home due to an illness.

Optional additional cover available

- ✓ Extended Travel Delay
- ✓ Wintersports extension
- ✓ Golf extension
- ✓ Missed Connection extension
- ✓ Natural Catastrophe extension
- ✓ Additional Sports and Hazardous Pursuits extension
- ✓ Gadget Cover extension
- ✓ Terrorism Cover Extension
- ✓ Virtual UK Doctor Access
- ✓ Denial of Boarding
- ✓ Business Cover
- ✓ Wedding Cover
- ✓ Cruise Cover



What is not insured?

- ✗ Excesses apply on the policy and are shown in your policy schedule - you are responsible for paying this amount in the event of a claim
- ✗ There is no cover under this policy if you purchase this insurance and are aware of circumstance that are likely to lead to a claim
- ✗ There is no cover for any medical expenses incurred in private medical facilities if we have confirmed medically capable public facilities are/were available. We reserve the right to organise a transfer from a private medical facility to a public medical facility where medically appropriate
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming the illness, infectious disease, injury or death
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ Any claim if anyone was showing symptoms of, or had been diagnosed with, Covid-19 when this policy was purchased
- ✗ 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 31 days on a Annual multi trip policy
- ✗ Trips longer than 94 days on a single trip policy.
- ✗ Your disinclination to travel
- ✗ Your failure to obtain the required Passport, ESTA, Visa's or inoculations in time
- ✗ Loss, theft or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in
- ✗ Natural damage (e.g. wear & tear or from weather)



Are there any restrictions on Cover?

- ! Cover is only available to residents of the United Kingdom, Channel islands or BFPO and they must be registered with a General Practitioner.
- ! There is no cover for trips booked, or travel to a country outside of the geographical limits shown in your schedule of cover for more than 24 hours.
- ! There will be no cover if the FCDO 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
- ! There is no cover if you are travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.



Where am I covered?

You're covered for the geographical area chosen by you and shown on your Policy Schedule. The areas of cover offered are:

- ✓ **UK** - England, Wales, Scotland, Northern Ireland and the Isle of Man.
- ✓ **Benelux Countries** - Belgium, Holland, Luxembourg, France and Germany
- ✓ **Europe** - The Republic of Ireland, The Channel Islands, The Continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European Countries bordering the Mediterranean (excluding Cyprus, Egypt, Algeria, Israel, Lebanon, Libya and Turkey)
- ✓ **Worldwide 1** - Anywhere excluding Cambodia, Japan, Mexico, Singapore, Sri Lanka, South Africa, Thailand, Vietnam, the United States of America, Canada, Greenland, Cuba and the Caribbean.
- ✓ **Worldwide 2** - Anywhere excluding the United States of America, Canada, Greenland and the Caribbean
- ✓ **Worldwide 3** - Anywhere in the world
- ✓ **Australia and New Zealand**

This is subject to there being no restrictive travel advice from the Foreign, Commonwealth and Development Office (FCDO). This can be checked by visiting: <https://www.gov.uk/foreign-travel-advice>



When and how do I pay?

You will pay your premium as a one-off payment when you purchase a policy or renew an Annual Multi-Trip policy.

If you have chosen to auto-renew your Annual Multi-Trip policy we will email or write to you before the renewal date to confirm the premium required for the next year's cover and when the payment will be taken. If you do not pay your premium when it becomes due, cover will not be provided.

You can arrange insurance over the phone on 0330 131 9950, you can pay by debit/credit card.



What are my obligations?

- You must be a resident of the United Kingdom, the Channel Islands, Isle of Man or BFPO.
- Before you purchase a policy you must give complete and accurate answers to any questions we may ask you. Failure to provide full and accurate information before you take out insurance or when your circumstances change may invalidate your policy and claims may not be paid.
- 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 the 24/7 assistance team before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter on +44 (0) 2920 474 133.
- If you suffer an injury, illness or change in your health, including any changes to medication, after taking out this insurance but before starting your trip (this is known as a change in circumstance). Any change in circumstances must be notified to us and accepted in writing, in order to be covered under all sections of the policy. You will only be covered under the cancellation section of this policy until we have accepted any changes. To declare a change in your circumstances, you must contact your issuing agent during office hours on 0330 131 9950.
- You must let us know about any changes including any changes to medical conditions or the health of anyone named on the policy.



When does the cover start and end?

The period of insurance for all sections except the cancellation section commences when you leave home in the UK, Channel Islands, Isle of Man or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands, Isle of Man or BFPO as shown on the Schedule of cover and limits.

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. For Single Trip policies, cancellation cover starts as soon as you purchase a policy.

Annual Multi Trip insurance, covers a period of one year. For Annual Multi-Trip policies the cancellation section commences from the start date of the policy. If you have chosen an Annual Multi Trip Insurance, the outward journey from, and return journey to, your home in the UK, Channel Islands or BFPO must be pre-booked prior to the outward journey and take place during the start and end date of the insurance as shown on the Schedule of cover and limits. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part.



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 Emerald Life on 0330 131 9950 within 14 days of purchase to obtain a full refund less an administration charge of £18.00.

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) and you confirm in writing that there is no claim pending, in addition to a £18 administration charge: For **Annual Multi Trip policies** we will refund 1/12th of total premium paid, for each full calendar month remaining on the policy from the date of cancellation.

For **Single Trip policies of one-month or less trip duration** - no premium will be refunded, however in exceptional circumstances we may offer a discretionary refund if you have not already travelled and are not intending to claim or have made a claim (irrespective of whether your claim was successful or not).

For **Single Trip policies of more than one-month trip duration** - a refund of 50% of the policy premium. If you have travelled or are intending to claim or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any amount of your premium.

End Supplier Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: End supplier failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.



What is insured?

Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any entity listed above that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man and the Channel Islands by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man and the Channel Islands prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure of any travel agent, tour organiser consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



Where am I covered?

- ✓ Anywhere in the world, provided the travel or accommodation was booked in the UK, Isle of Man and the Channel Islands.



What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with the general conditions within your main travel insurance policy.



When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.



How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.