

Travel Insurance

INSURANCE PRODUCT INFORMATION DOCUMENT



INTERNATIONAL
travel and healthcare™

COMPANY: INTERNATIONAL TRAVEL AND HEALTHCARE LTD

Registered in the United Kingdom

Authorised and regulated by the Financial Conduct Authority (no. 433367).

Product: International Travel Insurance

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cover for persons who are travelling to countries included within the policy terms and who may have pre-existing medical conditions, who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured? - Up to the sums insured below:

- ✓ £ 10,000,000 medical & repatriation expenses
- ✓ £400 Emergency dental treatment
- ✓ £5,000 Overseas funeral or repatriation costs
- ✓ £1,000 Cancellation
- ✓ £1,500 for a relative to travel to be with you if you are hospitalized
- ✓ £375 Hospital benefit
- ✓ £500 for unused travel and accommodation costs following a catastrophe
- ✓ £1,000 for Curtailment cover.
- ✓ £15,000 Personal Accident between 16 and 70 years
- ✓ £3,000 Personal Accident under 16 or over 70
- ✓ £25,000 per person or £50000 per policy for legal expenses
- ✓ £2,000,000 Personal Liability

For a full list of what is and isn't covered please refer to the policy wording.

Optional benefits available subject to payment of the appropriate additional premium

- Personal Possessions and Delayed Baggage
- Travel Delay
- Travel Interruption
- Missed Departure
- End Supplier Failure
- Disinclination to travel due to terrorism
- Higher sums insured for Cancellation
- Higher sums insured for Curtailment
- Higher sums insured for Catastrophe
- Personal Money
- Passport
- Car Hire Excess Buy Back
- Electronic Gadget cover
- Winter Sports cover
- Additional Sports and activities
- Cruise Cover
- Occupational Cover
- Cover for Cancellation or Curtailment due to pre-existing medical conditions of non-travelling immediate relatives or travel companions
- Pet Fees Cover
- Policy Excess Waiver



What is not insured?

- ✗ Circumstances which you knew about before you purchased this insurance or at the time of booking your trip (whichever is the later) which could result in a claim.
- ✗ Journeys which do not start and finish in the UK and/ or for which you do not have a return ticket
- ✗ Medical expenses above £500 unless we have authorised them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company
- ✗ Pre-existing medical conditions which you have not declared fully to us, for yourself and/or for your non-travelling immediate relative and/or travelling companion
- ✗ Sports and activities not listed in the wording or for which you have not paid the correct additional premium
- ✗ Terrorism other than for medical expenses or personal accident unless you have opted to take the optional "peace of mind" cover
- ✗ Travel against Foreign, Commonwealth & Development Office advice unless the FCDO advice relates to Coronavirus and you have a single trip European (area 1 & area 2 countries) policy
- ✗ Journeys which are for longer than the duration stated on your schedule of insurance or for which you are over the age limits shown in the policy wording
- ✗ Cover for winter sports if you have not paid the correct additional premium or you are over the age of 64
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf
- ✗ Any cancellation or curtailment claims arising from government or Foreign, Commonwealth & Development Office advice warning against all travel, or all but essential travel, for any reason including epidemic or pandemic, including but not limited to Coronavirus disease (COVID-19) ; severe acute respiratory syndrome coronavirus (SARSCOV- 2) or any mutation of these

For a full list of what is and isn't covered please refer to the policy wording.



Are there any restrictions on cover?

- ! You are only covered for Personal Possessions and Baggage, End Supplier Failure, Disinclination to travel due to terrorism, Car Hire Excess Buy Back, Electronic Gadget cover, Winter Sports, Sports and for Cancellation or Curtailment due to pre-existing medical conditions of non-travelling immediate relatives or travel companions, Pet Fees and Repatriation and/or Policy Excess Waiver if you have paid the appropriate additional premium to cover these sections.
- ! For Personal Possessions and Baggage we do not apply an “new for old” reimbursement. Please refer to the deduction table in the policy wording.
- ! End Supplier Failure will not cover the insolvency of a tour operator, travel agent, booking agent or consolidator.
- ! Pet cover only covers your pet cats or dogs.



Where am I covered?

- ✓ If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.
- ✓ **Area 1**
The United Kingdom consisting of England, Scotland, Wales, Northern Ireland. Isle of Man. Albania, Andorra, Austria, Belarus, Belgium, Channel Islands, Croatia, Czech Republic, Denmark, Eire, Estonia, Faroe Islands, Finland, France, Germany, Guernsey, Holland, Hungary, Iceland, Ireland, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Netherlands, Norway, Poland, San Marino, Slovakia, Slovenia, Sweden, Ukraine, Vatican City.
- ✓ **Area 2**
Azores, Balearics, Canary Islands, Corfu, Corsica, Crete, Cyprus, Georgia, Gibraltar, Greece, Ibiza, Kos, Lanzarote, Majorca, Malta, Minorca, Montenegro, Portugal, Rhodes, Romania, Sardinia, Serbia, Spain, Switzerland, Tenerife
- ✓ **Area 3**
All worldwide countries excluding USA, Canada, Caribbean and Mexico.
- ✓ **Area 4**
Worldwide including USA, Canada, Caribbean, Mexico

Please note: No cover is provided to countries where the Foreign, Commonwealth & Development Office or World Health Organisation has advised against travel, or all but essential travel unless this advice relates to Coronavirus and you have a Single Trip European policy (defined as area 1 and area 2).



What are my obligations?

- You must take care to answer any questions we ask you truthfully, accurately, and fully.
- You must be a resident of the United Kingdom and be registered with a GP in the UK.
- You must declare all pre-existing health conditions to us prior to purchasing your policy and any changes after you have taken out your policy, before you travel.
- You must notify us of any claims within 30 days of the incident.
- If you have purchased cruise cover, you must call for a 2nd medical health screening one week before you pay the final balance of your cruise to advise us of any changes to your health or to confirm that there are no changes
- You must tell us about all changes to any information you have given us after this policy commences, this includes any changes in your medical conditions. We have the right to change any conditions of this insurance when you advise us about a change.
- Any incident connected to travel delays, or injury incurred by a third party, or theft, or loss, or damage to your possessions, will require appropriate documentation.
- You must get authorisation to incur medical expenses in excess of £500 from the Assistance Company
- Claims related to medical conditions may require you to provide your medical history or hospital discharge forms – any costs associated with this requirement you must settle.
- You must have the recommended inoculations.
- You must not leave your personal possessions, electronic gadgets, money or passport unattended.



When and how do I pay?

When you are satisfied that this policy meets your needs, you can pay your premium by calling 01689 892228. If you have used our website, you may also pay online. We accept payment by debit card and credit card.



When does cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins .
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If you decide to cancel this policy, we will offer you a full refund if you let us know within 14 days of the purchase or commencement date of your policy, whichever is the later. We will only refund you if you haven't travelled or made a claim.

If a claim has been made on the policy, we will not refund you.

If you wish to cancel your policy, please contact our customer services team on:

01689 892228 or email info@int-travelandhealthcare.com