

Travel Insurance

Insurance Product Information Document

This insurance is provided by MyTravelVisa which is a trading name of Export and General Insurance Services Ltd. Authorised and regulated by the Financial Services Authority. Reference number 310881.

Registered in England and Wales, Number 01748787



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 single trip and multi trip policy options through our Premier level of cover

The policy covers the following

✓ If you are not able to go on your trip	£3,000
✓ If your departure is delayed by 12 hours or more	£150
✓ If you miss your departure from the UK	£500
✓ If you choose to cancel after a delay of 24 hours	£3,000
✓ If you need emergency medical treatment	£2,000,000
✓ If you are confined in a public hospital	£500
✓ If you need to come home early	£3,000
✓ If your possessions are delayed	£100
✓ If your possessions are lost, stolen or damaged	£1,500
✓ If your cash is lost or stolen	£200
✓ If your passport is lost or stolen	£300
✓ If you are held legally liable for injury or damage	£2,000,000
✓ If you need legal advice	£25,000
✓ If you suffer death or injury following an accident	£10,000

You can add the following optional covers to your policy:

Cruise extension

Sports and equipment extension

Business extension

Wedding extension

Car & Home excess extension

Gadget & Mobile phone extension

What is not insured?

Excesses apply on your 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 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 multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise unless you have paid the additional premium

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 five options available to you; please visit www.MyTravelVisa.co.uk or call on 0208 296 0413 for full definitions:

Worldwide

Worldwide excluding United States of America, Canada and the Caribbean

Europe

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

If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter

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, you can do this via the MyTravelVisa website www.MyTravelVisa.co.uk or you call MyTravelVisa on 0208 296 0413



When does the cover start and end?

Multi-trip insurance covers a twelve month period and the dates of cover are shown on your Policy Schedule .

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.



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 may cancel the policy. You can do this by calling MyTravelVisa on 0208 296 0413 within 14 days of purchase to obtain a full refund of the premium paid.

If you are outside the first 14 days of purchase, and you have travelled, are making a claim, something has happened that will lead to you making a claim, or the travel policy is a component of a travel visa application you can still cancel your policy and we may be able to offer a partial refund. We may charge an admin fee of £20 and retain an amount of the premium for the cover you have used. Please refer to page 2 in the policy wording.