

Travel Insurance

Insurance Product Information Document

White Horse Insurance Ireland dac

Insurance is deemed authorised and regulated by the Financial Conduct Authority.

Reference No. 203320

Registered Office: Rineanna House, Shannon Free Zone,
Shannon, Co. Clare, Republic of Ireland.

Product: Cover Cloud Silver Single & Annual Multi Trip

This document is intended to provide a summary of the main cover and exclusions of your travel insurance policy. It provides general information only – please refer to the policy wording for the full terms and conditions of cover.

What is this type of insurance?

This is travel insurance policy, as summarised under the 'What is insured?' section below.



What is insured?

The policy covers each insured person **up to** the following amounts:

✓ If you are unable to go on your trip	£2,000
✓ If your scheduled airline stops trading	£2,500
✓ If your final international departure is delayed by 12 hours or more	£245
✓ If you need alternative transport to get you to your trip destination	£500
✓ If you choose to abandon your trip after a delay of 24 hours	£2,000
✓ If you need emergency medical attention (including for COVID-19)	£10m
✓ If you require emergency dental treatment for pain relief	£500
✓ If you are an inpatient in a public hospital for more than 24 hours	£1,500
✓ If you need to come home early	£2,000
✓ If your possessions are lost, stolen or damaged	£2,000
✓ If your possessions are delayed and you need to purchase essential items	£400
✓ If your cash is lost or stolen (£50 for under 18s)	£300
✓ If your passport is lost or stolen – cost of emergency travel document	£50
✓ If your passport is lost or stolen – costs to collect your emergency travel document	£50
✓ For each 24 hour period you are confined as a result of a hijacking	£2,000
✓ For each 24 hour period you are hospitalised following a mugging	£200
✓ Personal liability	£1.5m
✓ If you suffer death or permanent and total disablement following an accident	£10,000
✓ If a natural disaster occurs	£350
✓ Pet care	£250
✓ If you need legal advice	£50,000

You can add the following optional covers to the policy for an additional premium:

Winter sports extension
Cruise extension
Gadget extension*

*Please note: The Gadget extension is administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA Branch (IPA) which is fully owned by the AXA Partners Group.



What is not insured?

- ✗ Excesses apply on the Silver policy, unless you have purchased the excess waiver, and are shown in the Schedule of Benefits – you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this policy with the reasonable intention or likelihood of claiming.
- ✗ Any claim for cancellation where you are unable to provide evidence from a medical professional confirming your injury, illness or infectious disease.
- ✗ Any claim for cancellation, curtailment or abandonment where 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 for cancellation where a travel companion, a family member, a business associate, or the person you were going to stay with contracts or shows symptoms of COVID-19.
- ✗ Any claim where you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID-19.
- ✗ Any claim due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease including COVID-19.
- ✗ Any claim for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ Existing medical conditions or change in medical condition(s) that you have not told us about or where we have 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 would mean that you cannot travel.
- ✗ You taking part in activities unless stated as covered on your Insurance Certificate.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Trips longer than 31 days on a Silver Annual Multi-trip policy.
- ✗ Any claims for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels, etc.
- ✗ Any trip involving a cruise unless you have paid the additional premium.
- ✗ Any Gadgets or Mobile Phones unless you have paid the additional premium.
- ✗ Any known event or the financial failure of your travel agent, tour operator, booking agent or flight consolidator with whom your scheduled flight has been booked.

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Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private medical facilities if adequate public medical facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these related to an already diagnosed medical condition you have told us about.
- ! There is no cover for any existing medical conditions or health conditions that have been diagnosed, been in existence, or for which you have received treatment from a hospital or specialist consultant within the last 2 years, or for which you are awaiting or receiving treatment or under investigation for, unless we have agreed cover in writing and any additional premium has been paid.
- ! There is no cover for electrical items & photographic equipment, eyewear, fine jewellery & watches, personal possessions, gadgets or money unless they are on your person, or in a safe/safety deposit box or out of sight and locked in your accommodation.
- ! We will only pay your proportionate share of any losses.



Where am I covered?

IMPORTANT: You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance certificate.

You will not be covered for any claim if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO), or comparable prohibitive regulations are issued by the government of the country you are travelling to, has advised against all travel, or all but essential travel. For further details, visit www.gov.uk/foreign-travel-advice.



What are my obligations?

- You must be a resident of the United Kingdom, the Channel Islands or BFPO and you must not have spent more than 6 months abroad in the 12 months prior to buying this policy.
- You must not have started your trip when you purchase this policy.
- All trips must start and end in the United Kingdom, the Channel Islands or BFPO.
- You must take reasonable care to answer questions fully and accurately, and ensure that any information you give us is not misleading.
- You must take all reasonable precautions to protect yourself and your property.
- If you need to make a claim you must provide us with a full completed claim form as soon as possible.
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim.
- You must not admit liability for any event or offer to make any payment without our prior written consent.
- If you need medical assistance while abroad, you should call us before going to a medical facility or as soon as you possibly can thereafter.
- You must pass all medical bills and correspondence relating to them directly to us.
- You must let us know of any changes to your medical conditions or the health of anyone named on this policy.



When and how do I pay?

You must pay your premium before the policy can be issued. You can do this via the Cover Cloud Travel Insurance website www.covercloud.co.uk/travel-insurance or you can call Cover Cloud Travel Insurance on 0345 812 0033.



When does the cover start and end?

For Single Trip Policies, cover under Policy A begins from the moment you pay your premium and ends when you leave home to start your trip. All other cover (Policy B) begins when you start your trip and ends when you complete your trip, or when your policy expires, whichever is first.

For Annual Multi-Trip Policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover. Cover ends when your trip exceeds 31 days in duration, or when the policy expires, whichever is first.



How do I cancel the contract?

If you find that the terms and conditions of the policy do not meet your requirements and you no longer wish to be covered by the policy, we will refund the total policy premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can cancel your policy by calling us on 0345 812 0033.

We will consider a partial refund of the total policy premium should you wish to cancel your policy outside of the 14 day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

Single Trip Policies – If we agree to a refund, then we will refund 50% of the total policy premium you have paid.

Annual Multi-Trip Policies – If we agree to a refund, then we will refund 1/12th of the total policy premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.