

# Travel Insurance



## Insurance Product Information Document

Cover Cloud is a trading name of Acumen Insurance Services Limited and insured by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's

which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority, FRN 595659 Registered in England & Wales, Number 08330551

**Product: Cover Cloud Gold Single Trip and Multi Trip**

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 Gold level of cover

The policy covers **up to** the following amounts:

✓ If you are not able to go on your trip (including if you test positive for COVID-19)	£3,000
✓ If your scheduled airline fails	£2,500
✓ If your departure is delayed by 12 hours or more	£350
✓ If you miss your departure from the UK	£1,000
✓ If you choose to cancel after a delay of 24 hours	£3,000
✓ If you need emergency medical treatment (including COVID-19)	£10m
✓ If you are confined in a public hospital	£2,000
✓ If you need to come home early	£3,000
✓ If your possessions are delayed	£450
✓ If your possessions are lost, stolen or damaged	£2,500
✓ If your cash is lost or stolen	£500
✓ If your passport is lost or stolen	£300
✓ If you are mugged or hijacked	£2,500
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice (if you are injured in an accident)	£50,000
✓ If you suffer death or injury following an accident	£20,000
✓ If a natural disaster occurs	£500
✓ Pet care	£250

You can add the following optional covers to the Gold policy

- ✓ Cruise extension
- ✓ Winter sports extension
- ✓ Gadget extension\*

\* **Please note:** The Gadget extension of cover 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 Gold policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Any claim for a known event
- ✗ 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 family member, travelling companion or close business colleague 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 FCO, government or local authority advice relating to any infectious disease including COVID-19
- ✗ Any claims 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 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 Gold multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise unless you have paid the additional premium
- ✗ Any Gadgets or Mobile Phones unless you have paid the additional premium
- ✗ The financial failure of any scheduled airline which was, or which any prospect of financial failure was, known by the you or widely known publicly at the date you purchased this policy.



## 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 facilities if adequate public 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 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, money, or gadgets unless they are on your person or, in a safe/safety deposit box or 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 confirmation.

You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands, Isle of Man or BFPO and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands, Isle of Man or BFPO;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully 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 accept liability for any injury or damage you might cause to a third party or their property;
- 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 pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all;
- 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 Cover Cloud Travel Insurance website [www.covercloud.co.uk/travel-insurance](http://www.covercloud.co.uk/travel-insurance) or you call Cover Cloud Travel Insurance on 0345 812 0033.



## When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 91 years of age.

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 can do this by calling Cover Cloud Travel Insurance on 0345 812 0033 and returning the travel insurance documentation within 14 days of purchase to obtain a full refund of the premium paid.

Following the expiry of your 14 day statutory cooling off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium.