

Travel Insurance

Insurance Product Information Document

Company: This product is underwritten by Capacity Insights, a trading name of Healix Insurance Services Ltd, on behalf of Hamilton Insurance DAC, who are authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in connection with its UK branch. Firm reference No 484148. Registered Office : 2, Shelborne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, DO4 W3V6.

Company: Capacity Insights

Product: CoverCloud Gold – Single Trip and Annual Multi Trip Travel Insurance Policy

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 Wording. It is important that you read all these documents carefully.

What is this type of insurance? This is travel insurance, available on a single trip and annual multi trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



What is insured?

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

Trip Disruption Before You Travel Cancelling Your Trip:

- ✓ If you are unable to go on your trip £5,000

Trip Disruption During Your Trip:

- ✓ If you are delayed leaving your home country or BFPO £600
- ✓ If you are denied boarding on your return journey £560
- ✓ If you miss your departure on the outward journey £1,000
- ✓ If you miss your first connection from your home country or BFPO £1,000
- ✓ If a major incident happens while you are away £1,000

Cutting Short Your Trip:

- ✓ If you decide to abandon your travel plans £5,000

Medical:

- ✓ If you need emergency medical treatment abroad £5m
- ✓ If you need to be brought home £100,000
- ✓ If your body/ashes need to be brought home £50,000
- ✓ If you are buried or cremated abroad £5,000
- ✓ If you are in a public hospital £500
- ✓ If you need emergency treatment in your home country £1,000
- ✓ If you have to cut your trip short £5,000

Personal Belongings:

- ✓ If your checked in baggage is delayed £1,000
- ✓ If your valuables are lost, stolen or accidentally damaged £1,000
- ✓ If your electrical items are lost, stolen, or accidentally damaged £1,000
- ✓ If your other possessions are lost, stolen or accidentally damaged £4,500
- ✓ If your mobility equipment is lost, stolen, or accidentally damaged £2,000
- ✓ If you need to hire replacement mobility equipment £1,000
- ✓ If your cash is lost or stolen £500
- ✓ If you need emergency travel documents
 - Travel and accommodation expenses £300
 - Emergency travel documents £200

Personal Accident, Personal Liability and Legal Expenses:

- ✓ If you are held legally liable for injury or damage £2m
- ✓ If you are killed, injured, or disabled following an accident £30,000
- ✓ If you need legal advice £50,000

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

- Cruise Extension
- Golf Extension
- Business Extension



What is not insured?

- ✗ There is no cover if you purchased this policy with the reasonable intention or likelihood of claiming.
- ✗ Treatment within a private medical facility unless authorised by us.
- ✗ 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 your illness or infectious disease.
- ✗ 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 claims due to existing medical conditions that you have not told us about or where we have not agreed to cover them in writing.
- ✗ Medical conditions of people upon whom the trip may depend if there was a substantial likelihood of their condition deteriorating at the time of purchasing this insurance.
- ✗ Medical treatment that can wait until you return home.
- ✗ Claims caused by alcohol, drugs, substance abuse or self-exposure to needless risk.
- ✗ Driving vehicles without an appropriate license or CBT.
- ✗ Personal belongings left unattended unless locked in your accommodation.
- ✗ Valuables and electronic items carried in checked-in luggage.
- ✗ Loss or theft not reported to the police or to the transport provider for property lost while travelling.
- ✗ Certain sports and other activities – see policy wording for further details.
- ✗ 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.
- ✗ Trips that exceed the maximum individual trip duration on an AMT policy of 21, 31 or 62 days, dependent on which option you have chosen and is shown on your policy schedule.
- ✗ Natural damage (e.g. wear & tear).
- ✗ Any trip involving a cruise unless you have paid the additional premium for the Cruise Extension.
- ✗ The financial failure of any end supplier.
- ✗ The excess, applied per person, per section, per claim under certain sections of the policy.



Are there any restrictions on cover?

- ! **This policy is not private medical insurance;** we cover treatment which cannot wait until you return home from your trip, with the aim of ensuring you are well enough to return to the UK. You must contact us if you are going to require an overnight stay in a medical facility.
- ! Cover under extension policies is limited to a maximum of 31 days in total on a single trip or 31 day AMT policy. However, this is reduced to 21 days or increased to 62 days in total if you have opted for a 21 or 62 AMT policy and this is shown on your policy schedule.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any tests or investigations, unless these related to an already diagnosed condition you've already told us about and we have agreed to cover in writing.
- ! There is no cover for valuables, personal possessions, mobility equipment or money unless they are on your person, or in a safe/safety deposit box or out of sight and locked in your accommodation.
- ! Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance as regulations vary from one carrier/airline to another.



Where am I covered?

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 policy schedule.

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



What are my obligations?

- Your home address must be in the UK and you must be registered with a General Practitioner (GP) in the UK.
- You must give us complete and accurate answers to any questions we may ask you. Failure to provide correct information may result in any claims being declined.
- You must take all reasonable steps to avoid or minimise any claim. At all times you must act as if you are not insured.
- You must provide us, at your own cost, with all of the information we require to assess your claim.
- You must not make any payment; admit liability, offer or promise to make any payment without written consent from us.
- You must assist us in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.

You are required to:

- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance.
- Contact the assistance team if you or any other person insured by your policy requires an overnight stay in a medical facility or if you need to cut your trip short.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Inform us if you are changing country of residence or if any of your contact details change i.e. home or email address.



When and how do I pay?

You must pay your premium before a policy can be issued. If you do not pay your premium when it is due, cover will not be provided. You can pay your premium via the CoverCloud website www.covercloud.co.uk/travel-insurance or you can call on 0208 103 8272.



When does the cover start and end?

Single Trip policies cancellation cover starts from the date you pay your premium. All other cover starts from the start date until the end date shown on your policy schedule.

Multi Trip policies start from your chosen policy start date and cover a 1 year period from that date. The end date will be listed on your policy schedule.



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 online at www.covercloud.co.uk/travel-insurance or you can call on 0208 103 8272.

If you cancel your policy outside of the 14 day cooling off period, no refunds will be due other than for annual multi-trip policies which have not yet started or renewed.