

# Travel Insurance

## Insurance Product Information Document

**Company:** Travel Insurance Facilities Plc are authorised and regulated by the Financial Conduct Authority, FRN 306537. Registered in England & Wales, Number 3220410.

**Product:** CoverCloud Silver

The document provides a summary of the cover, exclusions and restrictions. You will find all the terms and conditions, along with other important information 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, arranged by Travel Insurance Facilities Plc on behalf of Insurers stated in your policy documentation. Your policy schedule will show which sections are operative and the limits that apply.



#### What is insured?

We offer single trip and multi trip policy options through our Silver level of cover

The policy covers up to the following

✓ If you are not able to go on your trip	£2,000
✓ If your scheduled airline fails	£2,500
✓ If your departure is delayed by 12 hours or more	£245
✓ If you miss your departure from the UK	£500
✓ If you choose to cancel after a delay of 24 hours	£2,000
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£1,500
✓ If you need to come home early	£2,000
✓ If your possessions are delayed	£400
✓ If your possessions are lost, stolen or damaged	£2,000
✓ If your cash is lost or stolen	£300
✓ If your passport is lost or stolen	£100
✓ If you are mugged or hijacked	£2,000
✓ If you are held legally liable for injury or damage	£1.5m
✓ Costs for legal action following an accident which causes your death or bodily injury	£50,000
✓ Telephone legal advice	
✓ If you suffer death or injury following an accident	£10,000
✓ If a natural disaster occurs	£350
✓ Pet care	£250

You can add the following optional covers to the Silver policy

Cruise extension  
Winter sports extension  
Gadget extension  
Excess waiver



#### What is not insured?

- ✗ **Excesses** apply on the Silver 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 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 Silver 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 six options available to you; please visit [www.covercloud.co.uk](http://www.covercloud.co.uk) or call on 0345 812 0033 for full definitions:

- ✓ Worldwide
- ✓ Worldwide excluding United States of America, Canada and the Caribbean
- ✓ Australia and New Zealand
- ✓ Europe including Spain
- ✓ Europe excluding Spain
- ✓ UK



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to the policy
- 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
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover and any amount paid as a claim.



## When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the CoverCloud website [www.covercloud.co.uk](http://www.covercloud.co.uk) or you can call CoverCloud on 0345 812 0033



## When does the cover start and end?

Multi-trip travel insurance, cover starts as shown on your policy schedule and runs for a period of one year.

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?

Should this policy not meet with your requirements please return the documentation to the insurance intermediary who provided the insurance within 14 days from of date of purchase or renewal of the contract or the day you received your policy documentation, whichever is later, and provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund

Following the expiry of your 14 days statutory cooling off period you continue to have the right to cancel your policy at any time but no refund of premium will be made. To obtain a refund please contact the insurance intermediary who arranged the insurance for you on 0345 812 0033.