

# Travel Insurance

## Insurance Product Information Document

**Company:** This policy is sold and administered by TravelTime Travel Insurance. TravelTime Travel Insurance is a trading style of Explorer Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA 583108). Regulated in England and Wales No: 7496730. Registered Office: Millhouse, 32-38 East Street, Rochford, SS4 1DB.

**Insurer:** Chaucer Insurance Company DAC is registered in Ireland (company no. 587682) with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is authorised and regulated by the Central Bank of Ireland.

The exception to this is the Optional Gadget cover where the Insurer is a Consortium of Lloyd's syndicates, which is managed by Canopus Managing Agents who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Product:** Single Trip and Annual Multi Trip Travel Insurance – TravelTime Travel Insurance Economy Cover for residents of the United Kingdom and the Isle of Man.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

**What is this type of insurance?** Single Trip and Annual Multi Trip Travel Insurance.



### What is insured?

✓ Cancelling your trip up to	£1,000
✓ Curtailment of your trip up to	£1,000
✓ Emergency medical & repatriation expenses up to	£5m
✓ Emergency dental treatment up to	£200
✓ Additional accommodation and travelling costs up to	£500
✓ Emergency funeral expenses up to	£1,500
✓ Personal accident up to	£5,000
✓ Personal accident (age 15 years or under or 65 years and over) up to	£1,000
✓ Baggage up to	£500
✓ Baggage (single article, pair or set limit)	£150
✓ Baggage (valuables limit)	£200
✓ Baggage (tobacco, alcohol, fragrances limit)	£50
✓ Delayed baggage	£50
✓ Personal money up to	£150
✓ Personal money (cash) up to	£150
✓ Personal money (cash if under 18yrs) up to	£100
✓ Travel delay up to	£100
✓ Abandonment of your trip up to	£1,000
✓ Missed departure up to	£250
✓ Legal expenses up to	£5,000
✓ Personal liability up to	£1m

You can add the following optional covers to the **TravelTime Economy policy**

- ✓ Gadget



### What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ✗ Claims arising from excessive alcohol consumption or use of drugs.
- ✗ Travelling to a country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Medical Emergency Assistance Company.
- ✗ Loss, theft or damage to valuables, money or passports left unattended at any time, unless deposited in a locked safety deposit box.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19).
- ✗ Any claim directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (Covid-19). This general exclusion applies to all sections of cover with the exception of Section A – Cancellation or curtailment charges and Section B – Emergency medical expenses & repatriation; as long as; prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.
- ✗ Any claim arising directly or indirectly from Coronavirus (Covid-19) under Section A – Cancellation or curtailment charges, if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus (Covid-19) since you purchased your policy.



### Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom and have your main home in the United Kingdom.
- ! You have been in the United Kingdom for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You must have a UK National Insurance number (where aged 16 years of age or older).
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You are registered with a doctor in the United Kingdom.
- ! You must be in the United Kingdom at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! Your trip must start and end in the United Kingdom.



## Where am I covered?

**IMPORTANT:** this will be shown on your policy schedule. You will not be covered if you travel outside the area you have chosen. We have seven options available to you; please call us on **0345 548 2122** if you wish to discuss further.

**UK:** United Kingdom being England, Wales, Scotland, Northern Ireland and the Isle of Man.

**Euro 1:** All countries listed in UK above together with Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Sweden, Tunisia, Ukraine and Vatican City.

**Euro 2:** All countries listed in UK and Euro 1 above together with Spain, Balearic Islands and Canary Islands.

**Euro 3:** All countries listed in UK, Euro 1 and Euro 2 above together with Algeria, Azerbaijan, Crete, Cyprus, Egypt, Greece, Malta, Switzerland and Turkey.

**AU/NZ:** Australia & New Zealand only.

**WW1:** All countries listed in UK, Euro 1, Euro 2 & Euro 3 with all countries worldwide excluding USA, Canada, Mexico and Caribbean Islands.

**WW2:** All countries listed in UK, Euro 1, Euro 2 & Euro 3 with all countries worldwide including USA, Canada, Mexico and Caribbean Islands.

Please remember it is essential that you check the latest advice outlined by the FCDO at <https://www.gov.uk/foreign-travel-advice> before departure. This policy will only provide cover, if prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) has not advised against all (or all but essential) travel to your destination.



## What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must TravelTime Travel Insurance on **0345 548 2122** and we will advise you what cover we are able to provide, after the date of diagnosis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call TravelTime Travel Insurance on **0345 548 2122**.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



## When and how do I pay?

You must pay your premium before the policy can be issued. Payment can be made by debit or credit card and you can do this online or by TravelTime Travel Insurance on **0345 548 2122**.



## When does the cover start and end?

For Single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your policy schedule.

For Annual Multi trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy schedule.



## How do I cancel the Contract?

**Important - Applicable to all policies:** We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please phone TravelTime Travel Insurance on 0345 548 2122 or email [travelttime@travelttimeinsurance.co.uk](mailto:travelttime@travelttimeinsurance.co.uk). Alternatively, you can write to: TravelTime Travel Insurance, Suite 9, Chalkwell Lawns, 648-656 London Road, Westcliff on Sea, SSO 9HR.

### 1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact TravelTime Travel Insurance within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

### 2. If You wish to cancel the policy outside the 14-day cooling off period

#### a) For single trip policies:

If you cancel the policy at any time after the 14 day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the Cancellation cover you have received.

#### b) For annual multi trip policies:

If cover has started, you will be entitled to a pro rata refund of premium, in accordance with the amounts shown below:

<u>Period of cover</u>	<u>Refund Due</u>
If cover has not started	100%
Up to two (2) months	60%
Up to three (3) months	50%
Up to four (4) months	40%
Up to five (5) months	30%
Up to six (6) months	25%
Six (6) months or over	No refund