Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

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Product: Cover-More Travel Insurance – Silver – Annual Multi Trip and Single Trip

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.

What is insured?

- ✓ **Cancellation** – up to £3,000
- ✓ **Cutting Short Your Trip** – up to £3,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £5 million
- ✓ **Personal Accident** – up to £10,000
- ✓ **Missed Departure** – up to £500
- ✓ **Travel Delay** – up to £300
- ✓ **Personal Baggage** – up to £1,000
- ✓ **Baggage Delay** – up to £75
- ✓ **Personal Money** – up to £250
- ✓ **Loss of Passport** – up to £500
- ✓ **Catastrophe** – up to £500
- ✓ **Personal Liability** – up to £1 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Loss of Income** – up to £2,500
- ✓ **COVID-19 cover** – up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Winter Sports Cover – Included Cover for Annual Multi Trip only:

- ✓ **Equipment** – up to £300
- ✓ **Equipment Hire** – up to £100
- ✓ **Loss of Ski Pack** – up to £300
- ✓ **Piste Closure** – up to £100
- ✓ **Avalanche Cover** – up to £300

Optional Cover:

- Winter Sports (Single Trip)

What is not insured?

- ✘ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✘ Pre-existing medical conditions unless agreed.
- ✘ 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 tests or investigations.
- ✘ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✘ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✘ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✘ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✘ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✘ Medical treatment which can wait until you return home.
- ✘ Private medical treatment unless agreed by us.
- ✘ Personal baggage claims will be paid based on the value of the items at today's prices less a reduction for wear, tear and loss of value.
- ✘ Any claim for personal baggage where you have not taken steps to prevent loss.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✘ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover section.

Are there any restrictions on cover?

! Only available to residents of the United Kingdom

! Single Trip policies

- Maximum age is 84 years
- Maximum trip limit for policy holders aged 80-84 years is 30 days
- Maximum trip limit for policy holders aged up to 79 years is 12 months with option to extend for further 6 months

! Annual Multi Trip policies

- Maximum age is 79 years
- Maximum trip limit is 30 days (45 or 60 days when an additional premium is paid) with a maximum of 120 days travel per year

! Winter Sports Cover option

- up to 17 days in total under Annual Multi Trip policies

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 where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.

When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.

When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.

How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.
To cancel the policy, please contact your issuing agent (refer to the contact details on your Certificate of Insurance) or Cover-More on 01245 272408 or by email enquiries@covermore.co.uk