

**Company:** This policy is sold and administered by Now Travel Insurance Services. Now Travel Insurance Services is a trading name of Intrinsic Brokers Ltd. Intrinsic Brokers Ltd is an appointed representative of Alpha Underwriting Ltd who is authorised and regulated by the Financial Conduct Authority (FCA 504604) and registered in England and Wales (Company No. 06904209). Registered address East Wing, Goffs Oak House Goffs Lane, Goffs Oak, Waltham Cross, England, EN7 5BW.

**Insurer:** This insurance is underwritten by Chaucer Insurance Company DAC, registered at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938. Chaucer Insurance Company DAC is authorised and regulated in the Republic of Ireland, registered at New Wapping Street, North Wall Quay, Dublin 1, DO1 F7X3, Ireland.

**Product:** Single Trip and Annual Multi Trip Travel Insurance – Now Travel Insurance Essential 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
✓ Emergency medical expenses up to	£5m
✓ Emergency dental treatment up to	£150
✓ Expenses within the UK up to	£5,000
✓ Hospital benefit up to	£150
✓ Cutting your trip short up to	£1,000
✓ Missed departure up to	£500
✓ Missed connection up to	£500
✓ Travel delay up to	£100
✓ Abandoning your trip up to	£1,000
✓ Baggage up to	£1,000
✓ Baggage (one item, pair or set limit)	£150
✓ Baggage (valuables & electronic/other equipment limit)	£150
✓ Baggage (property in a motor vehicle) up to	£100
✓ Delayed baggage up to	£50
✓ Personal money up to	£250
✓ Personal money (cash) up to	£100
✓ Personal money (cash if under 17yrs) up to	£75
✓ Passport and travel documents up to	£100
✓ Personal accident up to	£5,000
✓ Personal accident (If under 18 years of age)	£1,000
✓ Personal accident (if over 65 years of age)	£1,000
✓ Personal liability up to	£1m
✓ Legal expenses up to	£5,000
✓ Financial failure up to	£750
✓ Natural catastrophe & travel disruption up to	£1,000

You can add the following optional covers to the **Now Travel Essential policy**

- + Golf cover
- + Business cover
- + Wedding cover
- + Cruise cover
- + Gadget cover
- + Winter sports cover



## 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.
- ✗ Your use of drugs, you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency, alcohol withdrawal, or your excessive alcohol consumption.
- ✗ 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, electronic/other equipment, 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 claims 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 B1 (Medical and other expenses outside of the United Kingdom) and Section B2 (Expenses within the United Kingdom), 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.



## 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 must 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 certificate. You will not be covered if you travel outside the area you have chosen. We have six options available to you; please call **Now Travel Insurance** on 01702 427281 for full definitions:

- ✓ **United Kingdom** - England, Scotland, Wales, Northern Ireland and the Isle of Man.\*
- ✓ **Channel Islands** – Guernsey (including Alderney, Sark and Herm) and Jersey.\*
- ✓ **Europe** – Those countries listed above plus Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Northern Ireland, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Ukraine and Vatican City.
- ✓ **Australia and New Zealand**.\*
- ✓ **Worldwide - excluding** Canada, Caribbean, Mexico and USA.\*
- ✓ **Worldwide - including** Canada, Caribbean, Mexico and USA.

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.

\*applicable to single trip policies only.



## 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 contact **Now Travel Insurance** 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 **Now Travel Insurance** on 01702 427281 or email [enquiries@nowtravelinsurance.com](mailto:enquiries@nowtravelinsurance.com)
- 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 calling **Now Travel Insurance** on 01702 427281.



## 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 certificate.

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 certificate.



## 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 **Now Travel Insurance** on 01702 427281 or email [enquiries@nowtravelinsurance.com](mailto:enquiries@nowtravelinsurance.com). Alternatively, you can write to: Now Travel Insurance, 308-314 London Road, Hadleigh, Benfleet. SS7 2DD.

### 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 Now 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