

# Travel Insurance - Insurance Product Information Document



**Company:** This policy is sold and administered by Now Travel Insurance Services. Now Travel Insurance Services is a trading name of Tedaisy Insurance Brokers Ltd. Tedaisy Insurance Brokers Ltd is an appointed representative of Tedaisy Underwriting Ltd who is authorised and regulated by the Financial Conduct Authority, firm reference number 504604. Tedaisy Underwriting Ltd is a company registered in England and Wales with company number 06904209, registered address Warner House, 123 Castle Street, Salisbury, Wiltshire, SP1 3TB.

**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.

**Product:** Single Trip & Annual Multi Trip – 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 & Annual Multi Trip Travel Insurance.



## What is insured?

✓ Cancelling your trip up to	£1,000
✓ Medical & other expenses (outside of the UK) up to	£5m
○ Emergency dental treatment up to	£150
○ Return of body/ashes up to	£1,500
○ Funeral expenses outside of the UK up to	£1,500
○ Additional accommodation & travel expenses if you test positive for Coronavirus & cannot return to the UK as planned up to	£2,000
○ Additional accommodation & travel expenses for one parent/carer to stay with you if you test positive for Coronavirus & cannot return to the UK as planned up to	£2,000
✓ 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)	£200
○ Baggage (valuables & electronic/other equipment limit)	£200
○ Baggage (property in a motor vehicle) up to	£100
✓ Delayed baggage up to	£250
✓ Personal money up to	£250
○ Cash limit	£100
○ Cash if limit if 17 years of age or under	£75
✓ Passport and travel documents up to	£100
✓ Personal accident up to	£5,000
○ Death benefit (if aged between 18 & 65 years) up to	£5,000
○ Death benefit (if aged under 18 years or 66 years+) up to	£1,000
○ Loss of limb or sight up to	£5,000
○ Permanent total disablement up to	£5,000
✓ Personal liability up to	£2m
✓ Legal expenses up to	£5,000
✓ Natural catastrophe & travel disruption up to	£1,000

You can add the following optional covers to the Essential Cover:

✓ Winter sports cover	✓ Cruise cover	✓ Gadget cover
✓ Wedding cover	✓ Business cover	✓ Golf cover



## What is not insured?

- ✗ Your travel to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within Europe (see the 'Geographical Areas' in the policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. However, this general exclusion shall not apply to Section A (Cancelling your trip), Section B1 (Medical & other expenses outside of the UK), Section B2 (Expenses within the UK), Section C (Cutting your trip short) and Section K1 (Financial failure); provided that you have received the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section A (Cancelling your trip), 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 since you purchased your policy.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section C (Cutting your trip short), if you do not have an official positive test result confirming your diagnosis.
- ✗ 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.
- ✗ 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.
- ✗ Cover when travelling on a cruise unless you have paid the additional premium and it is shown on your policy certificate.



## 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 a UK National Insurance number (where aged 16 years of age or older).
- ! 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 not be travelling against the advice of a doctor or with the intention of receiving medical treatment abroad.
- ! You must be 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.
- ! You are travelling with the intention to return to the United Kingdom within your trip dates.
- ! 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.

This insurance policy will not cover you to travel to a specific country or to an area where, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within Europe (see the 'Geographical Areas' above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk.

It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at <https://www.gov.uk/foreign-travel-advice>.

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