

# travel insurance

## Insurance Product Information Document

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Section SmartDelay Plus is underwritten by Collinson Insurance. Collinson Insurance is a trading name of Astrenska Insurance Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Service Register Number is 202846.

The following summary does not contain the full terms and conditions of the contract which can be found in your full policy documentation, which includes the full list of covers and exclusions. You should also check the policy schedule for details of cover and whether any endorsements apply.

### What is this type of insurance?



#### What is insured?

##### Your Travel

- ✓ Up to £15,000 for Trip for Cancellation and Curtailment for the loss of pre-paid travel and accommodation (which includes cancellation, curtailment caused by being diagnosed with an epidemic or pandemic disease, such as COVID 19)
- ✓ Up to £10,000,000 for Emergency Medical Expenses outside of the United Kingdom and Channel Islands. This includes hospital fees, repatriation, in-patient benefit, funeral and dental (Including if you are diagnosed with a pandemic/epidemic disease such as COVID 19)
- ✓ Up to £10,000 in total for emergency medical treatment and alternative accommodation in the UK, Isle of Man or Channel Islands. This includes up to £250 for medical and treatment expenses, up to £100 for dental treatment, and up to £1,000 to transport your remains in the event of death
- ✓ Up to £50,000 for Personal Accident Compensation if you die, lose your sight, lose your limbs or if you are unable to work again following an accident on your journey. This is restricted to £5,000 death only if you are under 16
- ✓ Up to £15,000 Travel Disruption. A benefit after a major delay to outbound or return transport at the departure point for the costs to abandon the trip after 24 hours. Up to £800 if you have missed your outbound travel due to circumstances specified in the policy in respect of delay per 12 hours. Up to £1,000 for additional accommodation and travel costs incurred due to these delays and up to £500 for costs additional kennel or cattery fees incurred
- ✓ Up to £50,000 for Political Unrest and Natural Catastrophe Evacuation – Arranging a security team to ensure you are escorted safely from a country in the event of a political change/Natural Disaster
- ✓ Up to £1,000 for Delayed baggage should you need to purchase essential items if your baggage is delayed for more than 12 hours on the outward journey of the covered trip
- ✓ Up to £800 Additional Hospital Benefit. A benefit payable for each 24 hours you spend in hospital outside of the UK following a valid medical claim

- ✓ SmartDelay plus. Access to an airport lounge in the event that your flight is delayed for longer than 1 hour 30 minutes or a cash sum of £25 if there is no lounge available.
- ✓ Winter Sports Cover
  - Up to £1,000 for the permanent damage to Ski equipment
  - Up to £500 cover for emergency hire of ski equipment.
  - Up to £500 cover for piste closure at your resort.



#### What is not insured?

- ✗ This is not a private medical health insurance policy. We will pay for private treatment only if there is no appropriate reciprocal health agreement in existence and no public service available and we reserve the right to organise a transfer from a private medical facility to a public medical facility where appropriate
- ✗ Claims where you cannot provide sufficient supporting evidence
- ✗ Any criminal acts committed by you and any insured persons included under cover
- ✗ Claims circumstances you were aware of before your policy was issued or your journey was booked whichever is the later
- ✗ Does not cover normal costs or losses otherwise associated with pregnancy (including multiple pregnancies) or childbirth
- ✗ You will not be covered for additional costs incurred as a result of any delay in telling your travel provider that you need to cancel your trip
- ✗ The Policy excess that is applicable to each section under the policy
- ✗ We will only cover up to the maximum limits of cover. Any additional amounts exceeding these limits will not be covered
- ✗ Any travel to a destination which the foreign and commonwealth office has advised against all or all but essential travel
- ✗ Any accident which is as a result of you climbing on top of or jumping from a building, balcony, vehicle. This includes planking, balconing, owling or lying on any external part of any building to another and falling. (unless your life is in danger or you are attempting to save a human life)
- ✗ Any Pandemic or Epidemic unless expressly covered under the medical expenses, cancellation and curtailment sections.



### Are there any restrictions on cover?

Your policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to age. The maximum age of an insured person is 75.

There are general conditions that you have to meet for cover to apply.

Certain sections within the policy are only applicable whilst travelling outside the United Kingdom.

The policy automatically provides cover for all sports and activities apart from those specified under the policy wording. Certain sports and activities also have conditions that need to be met before they can be covered.

The maximum trip duration is 90 days.

General Exclusions apply to the whole policy and each section contains exclusions specific to that section.

Claims relating to existing medical conditions may be excluded and should be declared via the medical screening service.

Cover within the United Kingdom is available is limited to pre- booked trips of two nights or more in paid accommodation.

There is a time limit for when claims can be submitted once you return to the United Kingdom.

Whilst the policy covers manual work, there are restrictions on the type of manual work we will cover.



### Where am I covered?

The details of where you can travel will be shown on your policy schedule. No cover will apply if you travel outside these selected regions. Please refer to your policy and policy schedule for details.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

Under the SmartDelay plus benefit, you must register each and every flight 24 hours before the flights scheduled departure time.



### What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage to minimise your claim.
- You may have to disclose your medical records at point of claim if relevant to your claim.
  - For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
  - You are obliged to pay the excess in the event of a claim. The policy excess is only applicable to certain sections of the policy.



### When and how do I pay?

For full details of when and how to pay, you should contact your insurance broker. You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



### When does the cover start and end?

Please check the policy schedule of your policy for start and end dates.



### How do I cancel the contract?

You can cancel this insurance at any time by contacting us or your insurance broker. If you cancel within 14 days of receiving your policy documents, we will refund your premium, unless

- you have already travelled, or
- you have made or intend to make a claim

If you cancel after this period, no refund of premium will be made, unless cancellation is due to a newly diagnosed medical condition that we cannot cover. In this case, a pro rata refund will be allowed for the unexpired period of the policy. We will not charge any administration fee.