

# Travel Insurance

## Insurance Product Information Document

### Company: Millstream Underwriting Limited

Registered in England. Authorised by the Prudential Regulation Authority.

Regulated by the Prudential Regulation Authority and the Financial Conduct Authority: register number 3896220

### Product: Executive Travel

This document provides a summary of the key information relating to this Travel insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which contains the full terms, conditions, limitations and exclusions, which you should read and check that it meets your travel insurance requirements.

## What is this type of insurance?

This is an insurance policy which will cover you for your journey, for various unseen events such as, medical emergencies, cancellation/curtailment of your journey or lost and stolen property.



### What is insured?

- ✓ Up to £15,000 per Trip for Cancellation and Curtailment for the loss of pre-paid travel and accommodation
- ✓ 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
- ✓ Up to £10,000 in total for emergency medical treatment and alternative accommodation in the UK, Isle of Man or Channel Islands. Which 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 £2,000,000 for Personal Liability costs for damage you cause to a third party and their property (including your Journey accommodation if not owned by you, a family member or friend) or damage to their property from use of jet skis or snowmobiles if no other insurance available
- ✓ 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 £5,000 Financial Failure Protection which will cover the cost of travel following the collapse of a travel operator
- ✓ 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 £200 for costs additional kennel or cattery fees incurred
- ✓ Up to £1,000 for Hijack – £100 payable for every 24 hours you are the victim of a hijack
- ✓ Up to £50,000 for Kidnap, Ransom and extortion expenses. Paid as a reimbursement of lost funds if you are kidnapped, ransomed or extorted whilst travelling
- ✓ 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
- ✓ Collision Damage Waiver – Covers the excess amount on a rental car agreement should you have an accident whilst travelling
- ✓ Uninhabitable Accommodation - Provides alternative accommodation (room only) if your accommodation is uninhabitable because of fire, flood, earthquake or storm
- ✓ 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



### 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, person and/or claim
- ✗ Any trip for the purpose of obtaining medical treatment
- ✗ 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, Commonwealth and Development Office has advised against all or all but essential travel
- ✗ 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)
- ✗ This policy does not cover any claim as a result of a pandemic or epidemic



### 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
- !! The policy automatically provides cover for some sporting and leisure activities. Losses resulting from participation in sports outside of the automatic cover are excluded and may be provided subject to an additional premium being paid
- !! The maximum trip duration is 90 days

- ✓ Up to £1,000 for Loss of passport and/or Driving License expenses. Compensates expenses incurred in arranging the replacement of a lost or stolen passport
- ✓ Up to £1000 Business Travel/Work Abroad –Cover if you are travelling for the purpose of non-manual work and specific manual work overseas. Includes up to £1,000 for replacement samples and documents and £500 for lost conference fees

#### Optional Winter Sports Cover

- ✓ Up to £750 cover for the permanent damage to ski equipment
- ✓ Up to £500 cover for emergency hire of ski equipment if your ski equipment is delayed by more than 12 hours on the outward leg of your trip
- ✓ Up to £500 cover for piste closure at your resort: up to £50 per day for transfer to an alternative ski area and up to £50 for the ski pass for that piste

- !! 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 prebooked 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 Schedule/Certificate of insurance. No cover will apply if you travel outside these selected regions. Please refer to your schedule of insurance 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](http://gov.uk/foreign-travel-advice)



## 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 £250 excess which is applicable per person and per claim



## When and how do I pay?

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. The premium can be paid using one of the payment options given to you by the seller of this insurance. You can pay the price of your insurance as an annual amount or speak to your broker/intermediary about credit facilities.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance policy.



## How do I cancel the contract?

You can cancel a policy by notifying your broker or Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.

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.