

Annual Multi Trip Travel Insurance

Insurance Product Information Document

Company: Arch Insurance Company (UK) Limited. Registered in England. Authorised by the Prudential Regulation Authority. Regulated by the Prudential Regulation Authority and the Financial Conduct Authority: register number 229887

Product: Horizon Travel Insurance

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?

Horizon Travel Insurance is an annual multi-trip travel insurance. It insures specified unexpected events that could occur before or during a covered trip, such as cancelling or cutting short a holiday for medical reasons or needing unexpected medical treatment while you are away.



What is insured?

- ✓ Up to GBP10,000,000 in total for emergency medical treatment outside of the United Kingdom or Channel Islands, which includes; medical and other expenses, up to GBP400 for dental treatment and up to GBP5,000 for funeral expenses/remains repatriation.
 - ✓ Up to GBP10,000 in total for reasonable accommodation in the UK, GBP250 for medical and treatment expenses, up to GBP100 for dental treatment, and up to GBP1,000 to transport your remains in the event of death
 - ✓ Up to GBP5,000 in total for hospital transfer expenses in the event of being repatriated back to the United Kingdom or Channel Islands, which includes; return home costs up to GBP5,000 and additional accommodation travel, subsistence and accommodation expenses up to GBP1,000 for accompanying travellers and visiting family.
 - ✓ Up to GBP15,000 if you have to cancel or cut short your trip
 - ✓ Up to GBP50,000 personal accident benefit for injuries resulting in death (GBP5,000 for people under 16), loss of eye(s), loss of limb(s) or permanent total disablement
 - ✓ Up to GBP750 for loss of your passport, including reasonable travel and accommodation expenses
 - ✓ Up to GBP2,000,000 per incident for causing accidental injury to third parties or damage to their property from use of jet bikes or jet skis if no other insurances available.
 - ✓ Up to GBP500 for purchase of essential items should your baggage be delayed for more than 12 hours on the outward leg of a journey
 - ✓ Up to GBP500 if you are delayed for more than 12 hours on any leg of your journey. Up to GBP15,000 for irrecoverable loss of deposits if you are delayed for over 24 hours on your outward journey
 - ✓ Up to GBP1,000 should you miss your departure due to public transport or your car breaking down or being involved in an accident.
 - ✓ Up to GBP1,000 for hospitalisation, unprovoked assault, hi-jack and kidnap benefit for in-patient treatment whilst on a journey
 - ✓ Up to GBP1,000 for additional accommodation expenses as a result of an emergency occurring during the trip: GBP100 for each 24 hour period.
- Operational Winter Sports Cover**
- ✓ Up to GBP750 cover for loss or permanent damage to ski equipment
 - ✓ Up to GBP500 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 GBP500 cover for piste closure at your resort: up to GBP50 per day for transfer to an alternative ski area and up to GBP50 for the ski pass for that piste.



What is not insured?

The policy does not provide cover for:

- ✗ Claims for any medical expenses or if you need to cancel or cut short your trip due to any past or current medical condition (including where you are waiting for the results of tests or investigations) that has given rise to symptoms or for which any form of treatment, hospital admission prescribed regular medication, medical consultation or supervision, test or investigation or follow up/check-up has been required or received in the 12 months prior to the start date of the policy, UNLESS it has been declared to the medical screening helpline and cover has been agreed in writing. The screening helpline can be contacted on 01243 218453
 - ✗ Any claim relating to an epidemic or pandemic as announced by the World Health Organisation (WHO) including by not limited to COVID-19
 - ✗ Any mental illness, anxiety or depression or any related condition
 - ✗ Claims for cancelling or cutting your trip short for any reason known to you or a travelling companion which could reasonably have been expected to lead to cancellation or curtailment
 - ✗ Cancellation or curtailment of a trip to a destination that the Foreign and Commonwealth Office has advised at the time of booking against all travel or all but essential travel
 - ✗ Certain high risk sports e.g. mountaineering, rock climbing and bungee jumping
Scuba diving below 30 metres (restrictions apply whilst scuba diving 10 – 30 metres) and white water rafting (above grade 3)
 - ✗ Use of mopeds or motorcycles unless a helmet is worn and the driver is appropriately licensed
 - ✗ Private medical treatment unless there is no appropriate reciprocal health agreement in existence or public service available
 - ✗ Travel against medical advice or where the purpose of travelling is to obtain treatment
 - ✗ Manual or occupational work in connection with a business when on your covered trip or engagement with a leisure activity where you receive any financial gain or reward
 - ✗ Any wilful, malicious or criminal acts by you or any breaches of law or enactment, or alcohol, or drug abuse
- Optional Winter Sports Cover**
- ✗ Wear and tear
 - ✗ Loss or damage to ski equipment whilst in use
 - ✗ Theft of ski equipment from an unattended vehicle at night
 - ✗ Theft or loss of ski equipment not reported to the police within 24 hours.



Are there any restrictions on cover?

- !! Cover is only provided if you live within the UK or Channel Islands
 - !! Age limit: You must be under age 76 at the start or renewal date of the policy
 - !! Trip length: Each trip must not exceed the maximum trip length: 90 days
 - !! Trips must not start before the policy begins and must end before the policy expires, unless the policy is renewed
- Optional Winter Sports Cover**
- !! Cover for piste closure is only provided between 20 December and 31 March



Where am I covered?

- ✓ As stated in the Schedule.



What are my obligations?

- You are obliged to pay the excess of GBP250, which will cover all sections affected in the event of a claim.
- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to your policy
- You must tell us as soon as reasonably possible if any of the details you have told us changes
- You must keep us informed of any changes in health for any person insured on the policy
- You must tell us if any additional persons are required to be insured under the policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must tell us of any event which may result in a claim within 30 days of completing the trip or as soon as reasonably practicable after that, and supply such information as we reasonably require.



When and how do I pay?

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?

This is an annual policy and the dates of cover are shown in your schedule of insurance.



How do I cancel the policy?

You can cancel a policy by notifying your broker or Horizon (UW) Ltd, Clarendon House, Clarence Street, Cheltenham, GL50 3PL.

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.