

# Hoxton Risk Services Travel Insurance

## Insurance Product Information Document

**Hoxton**  
INSURANCE SERVICES

### Insurer: Hiscox Underwriting Ltd

Hoxton Risk Services Travel Insurance is underwritten by Hiscox Underwriting Ltd (registered in England and Wales, no. 2372789, registered office: 22 Bishopsgate, London EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (registered in England and Wales, no. 70234, registered office: 22 Bishopsgate, London EC2N 4BQ).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (Financial Services Register no. 308922) and Hiscox Insurance Company Limited is authorised and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register no. 113849).

### Intermediary: Hoxton Risk Services Ltd

Hoxton Insurance Services and Hoxton Insurance are trading names of Hoxton Risk Services Ltd which is an appointed representative of Davies MGA Services Ltd, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Hoxton Risk Services Ltd is registered in England and Wales company number 13056354. Registered office at Brierly Place, New London Road, Chelmsford, Essex, England, CM2 0AP.

This document provides a summary of the key information relating to the standard terms and conditions of this policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

### What is this type of insurance?

This policy meets the demands and needs of customers who want cover for accidents, illness, cancellation, loss of baggage or delayed departure in connection with their trips.



#### What is insured?

##### Travel

- ✓ Medical and emergency expenses for trips within and outside the UK.
- ✓ Cancellation or curtailment of your trip.
- ✓ Delayed departure.
- ✓ Missed departure for international trips.
- ✓ Personal accident, hi-jack, kidnap and assault benefit.
- ✓ The cost of emergency purchases if your baggage is delayed.
- ✓ Replacement of your passport if it is lost abroad.
- ✓ Additional accommodation costs following a state of emergency.
- ✓ Winter sports cover including cover for equipment, cost of missed lessons and costs to use a different resort if yours is closed.



#### What is not insured?

##### Travel

- ✗ Terrorism.
- ✗ Dangerous activities unless we agreed to provide cover.
- ✗ Operational duties with the armed forces.
- ✗ Cruises or trips more than 30 days for anyone over 74 at the start of the policy.
- ✗ Issues relating to normal pregnancy and childbirth, other than where medical complications arise.
- ✗ Deliberate injuries, suicide or exposure to exceptional danger.
- ✗ Manual work unless agreed we agreed to provide cover.
- ✗ Pre-existing medical conditions, unless we agreed to provide cover.
- ✗ Travel against the advice of the FCDO.
- General exclusions (applicable to all sections)**
- ✗ Deliberate, dishonest or criminal acts by you.
- ✗ Losses due to war, biological or chemical contamination from an act of terrorism or nuclear reaction or from deliberate government action.
- ✗ Damage caused directly to an item by a cyber incident.
- ✗ Any claim, loss or liability insured elsewhere.
- ✗ Payments that would breach sanctions.



## Are there any restrictions on cover?

### Travel

- ! We don't cover trips for more than 90 days or which start or end outside the UK.
- ! We don't cover treatment that would be covered under any reciprocal health arrangement.

### General (applicable to all sections)

- ! You must pay the excess for all claims.
- ! We will not cover losses occurring before the start of the policy.
- ! Some covers are subject to time or monetary limits, which are shown in the wording or schedule.
- ! If you do not comply with your obligations, we may reduce the amount we pay or refuse to cover the claim entirely.



## Where am I covered?

Worldwide.



## What are my obligations?

You must:

- Take reasonable care when answering our questions and tell us if the information on the Statement of Fact changes.
- Take reasonable care to prevent any act, incident, loss or damage that might be covered to maintain your items in a safe condition.
- Tell us as soon as possible about any claim or loss, notify the police in the event of a crime and co-operate fully with us.
- Obtain and follow advice from a suitable medical practitioner following an injury during a trip.
- Let us know if you suffer a new medical condition during the policy period. We may then amend the terms of the policy, amend the premium, cancel the policy or confirm continued cover within change.



## When and how do I pay?

You must pay your insurance by instalments through a monthly direct debit facility. No charges will be applied.



## When does the cover start and end?

Please check your policy schedule for your cover start date. The policy continues until cancelled.



## How do I cancel the contract?

By writing to us. You will receive a full refund if you cancel within 14 days of insuring with us and have not made a claim. If you cancel after the first 14 days, you must give us 30 days' written notice. If you have not made a claim, we will return a pro-rata proportion of your premium.