

# Travel Insurance

## Insurance Product Information Document

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### Product: Campbell Irvine Direct Travel Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

### What is this type of insurance?

This is travel insurance, available on a single or annual multi-trip basis, with optional sections of cover. It covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed baggage and lost or stolen baggage.



#### What is insured?

- ✓ **Emergency medical expenses** - Up to £10 million in total for diagnostic tests, treatment, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Up to £25,000 compensation if you lose your sight or limb, or are unable to ever work again and up to £5,000 compensation if you die following an accident on your journey.
- ✓ **Cancelling / cutting short your journey** - Up to £3,000 in total for lost pre-paid travel and accommodation costs.
- ✓ **Delayed departure/arrival** - Up to £100 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively up to £2,000 in total if you abandon your journey on the outbound leg only.
- ✓ **Hijack** - Up to a £3,000 benefit in total if you are hijacked on your journey.
- ✓ **Missed departure** - Up to £300 in total for extra transport or accommodation costs to continue your journey, if you miss your outbound transport.
- ✓ **Baggage** - Up to £2,000 in total for items lost, stolen or damaged on your journey.
- ✓ **Money and travel tickets** - Up to £500 in total for money and up to £1,000 for travel tickets lost, stolen or damaged on your journey.
- ✓ **Loss of passport or visas** - Up to £250 in total for costs to obtain temporary documents on your journey.
- ✓ **Delayed baggage** - Up to £100 in total for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Legal expenses** - Up to £50,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

**Optional cover** - Subject to an extra premium being paid, cover is available for Winter sports and Missed flight connections.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from your use or abuse of solvents or drugs (unless medically prescribed), or the effects of alcohol.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Emergency medical expenses and Cancelling / cutting short your trip sections and where selected the Winter sports section.



#### Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! The policy has an age limit and certain levels of cover may be restricted according to the age of the insured person.  
**Single trip policy** - You must be aged 74 years or under at the date your policy premium is paid.  
**Annual multi-trip policy** - You must be aged 69 years or under at the start date of your policy.
- ! **Annual multi-trip policy** - For European policies, trips booked to last longer than 31 days cannot be covered. On Worldwide policies trips booked to last longer than 70 days cannot be covered (reduced to 31 days if you are aged between 66 and 69 years).
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen unless this is within the permitted stop over allowance described. The area you have chosen will be shown on your insurance confirmation.

You will not be covered if you travel to or choose to remain in a country or region where the Travel Advice Unit of the British Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel or where you have travelled against the advice of the local authority at your trip destination, unless agreed otherwise with the insurer.



## 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 will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any 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.



## When does the cover start and end?

### For single trip cover

Cancellation cover begins from the issue date shown on your booking invoice or validation certificate (as applicable) and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

### For annual multi-trip cover

Cancellation cover begins on the start date shown on your booking invoice or validation certificate (as applicable) or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

Cover cannot start after you have left your home country. Each trip must begin and end in your home country.

Cover ends when you return home or at the end of the period of cover as shown on your booking invoice or validation certificate (as applicable), whichever is earlier.



## How do I cancel the contract?

You have 21 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, contact your issuing agent.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 21 day cancellation period but no refund will be made.