

## Insurance Product Information Document

**Company:** This policy is sold and administered by JustTravelcover.com. JustTravelcover.com is a trading name of Just Insurance Agents Limited which is authorised and regulated by the Financial Conduct Authority (FCA 610022) and registered in England and Wales (Company No. 05399196). Registered Office: Victoria House, Toward Road, Sunderland SR1 2QF.

**Insurer:** Chaucer Insurance Company DAC is registered in Ireland (company no. 587682) with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is authorised and regulated by the Central Bank of Ireland.

**Product:** Avion Single Trip and Annual Multi Trip Travel Insurance – JustTravelcover.com Bronze Cover for residents of the United Kingdom and the Isle of Man.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

**What is this type of insurance?** Single Trip and Annual Multi Trip Travel Insurance.



### What is insured?

✓ Cancelling your trip up to	£1,000
✓ Curtailment of your trip up to	£1,000
✓ Emergency medical & repatriation expenses up to	£10m
✓ Emergency dental treatment outside of UK up to	£250
✓ Journeys within the UK up to	£20,000
✓ UK hospital transfer up to	£5,000
✓ Hospital benefit up to	£250
✓ Personal effects & baggage up to	£1,000
✓ Baggage (one article, pair or set limit)	£100
✓ Baggage (valuables limit)	£250
✓ Mobility aids up to	£1,000
✓ Personal money up to	£300
✓ Personal money (cash) up to	£150
✓ Personal money (cash if under 18yrs) up to	£50
✓ Loss of travel documents up to	£100
✓ Travel delay up to	£100
✓ Holiday abandonment up to	£1,000
✓ Missed departure up to	£200
✓ Connecting flights up to	£250
✓ Personal accident up to	£10,000
✓ Personal accident (if under 18 years of age)	£1,000
✓ Personal accident (if over 75 years of age)	£1,000
✓ Personal liability up to	£1m
✓ Legal expenses up to	£15,000
✓ Catastrophe up to	£500
✓ Mugging up to	£100
✓ Hijack & kidnap up to	£300
✓ Uninhabitable accommodation	£250
✓ Bump cover for standby ticket holders	£1,000

You can add the following optional covers to the **Avion Bronze Policy**

- |                 |           |        |
|-----------------|-----------|--------|
| ✓ Winter sports | ✓ Cruise  | ✓ Golf |
| ✓ Business      | ✓ Wedding |        |



### What is not insured?

- ✗ Your policy excess as shown where applicable.
  - ✗ All claims arising from existing medical conditions unless declared to and accepted in writing by us.
  - ✗ Claims arising from excessive alcohol consumption or use of drugs.
  - ✗ Travelling to a country or to an area where, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel.
  - ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Medical Emergency Assistance Company.
  - ✗ Loss, theft or damage to valuables, money or passports left unattended at any time, unless deposited in a locked safety deposit box.
  - ✗ Cover when travelling on a cruise unless you have paid the additional premium and it is shown on your policy schedule.
  - ✗ Any claims directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19).
  - ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19).
- This general exclusion applies to all sections of cover with the exception of Section 1 - Cancellation of Trip, Section 2 – Curtailment, Section 3 – Emergency Medical and Repatriation Expenses, Section 27 – End Supplier Failure and Section 28 – Travel Dispute; as long as; prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination.
- ✗ Any claims arising directly or indirectly from Coronavirus (Covid-19) under Section 1 Cancellation of Trip or Section 2 - Curtailment, if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus (Covid-19) since you purchased your policy.



### Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom and have your main home in the United Kingdom.
- ! You have been in the United Kingdom for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You must have a UK National Insurance number (where aged 16 years of age or older).
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You are registered with a doctor in the United Kingdom.
- ! You must be in the United Kingdom at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! Your trip must start and end in the United Kingdom.



## Where am I covered?

**IMPORTANT:** this will be shown on your policy schedule. You will not be covered if you travel outside the area you have chosen. Please call **JustTravelcover.com** on 0333 003 0021 if you wish to discuss.

Please remember it is essential that you check the latest advice outlined by the FCDO at <https://www.gov.uk/foreign-travel-advice> before departure. This policy will only provide cover, if prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) has NOT advised against all (or all but essential) travel to your destination.



## What are my obligations?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact **JustTravelcover.com** on 0333 003 0021 and we will advise you what cover we are able to provide after the date of diagnosis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call **JustTravelcover.com** on 0333 003 0021.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



## When and how do I pay?

You must pay your premium before the policy can be issued. Payment can be made by debit or credit card and you can do this online or by calling **JustTravelcover.com** on 0333 003 0021.



## When does the cover start and end?

For Single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your policy schedule.

For Annual Multi trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy schedule.



## How do I cancel the Contract?

### Important - Applicable to all policies:

We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please telephone **JustTravelcover.com** on 0333 003 0021. Alternatively, you can write to: JustTravelcover.com, Victoria House, Toward Road, Sunderland SR1 2QF.

### 1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact **JustTravelcover.com** within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

### 2. If You wish to cancel the policy outside the 14-day cooling off period

- For single trip policies: If you cancel the policy at any time after the 14 day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the cancellation cover you have received.
- For annual multi trip policies: If cover has started, you will be entitled to a pro rata refund of premium, in accordance with the amounts shown below.

<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>
If cover has not started	100%	Up to five (5) months	30%
Up to two (2) months	60%	Up to six (6) months	25%
Up to three (3) months	50%	Six (6) months or over	No refund
Up to four (4) months	40%		