

Travel Insurance

Insurance Product Information Document



Company: This insurance is arranged on behalf of JustTravelcover.com by P J Hayman & Company Limited and regulated by the Financial Conduct Authority, FRN 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England - No. 2534965. JustTravelcover.com is authorised and regulated by the Financial Conduct Authority. Register Number: 610022. Registered Office: Victoria House, Toward Road, Sunderland SR1 2QF. Registered in England No. 05399196.

Insurers: 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. The exception to this is: End Supplier Failure Insurance, which is underwritten by Liberty Mutual Insurance Europe SE and Gadget Cover, which is underwritten by Inter Partner Assistance S.A. UK Branch and Travel Dispute, which is underwritten by Royal & Sun Alliance Insurance Ltd. Full details can be found in your Insurance Policy.

Product: Free Spirit Flex Single Trip and Annual Multi-trip Travel Insurance – Gold Cover

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?**

Gold Cover - we offer Single Trip and Annual Multi-trip policy options.


The policy covers up to the following:

| | |
|---|-----------------|
| ✓ You are not able to go on your trip | £5,000 |
| ✓ Your departure is delayed by 12 hours or more | £240 |
| ✓ You miss your departure from the UK | £1,000 |
| ✓ You choose to cancel after a delay of 12 hours | £5,000 |
| ✓ Your independent travel or accommodation provider becomes insolvent | £1,500 |
| ✓ You need emergency medical treatment | £10m |
| ✓ You are confined to a public hospital abroad | £1,500 |
| ✓ You need to come home early | £5,000 |
| ✓ Your aftercare, following hospitalisation abroad: | |
| • home help | £500 |
| • cosmetic surgery | £3,000 |
| • dental treatment | £300 |
| • physiotherapy | £750 |
| ✓ Your convalescence in the UK, following hospitalisation abroad for 5 days or more | £750 |
| ✓ Your possessions, medical aids or prescribed medications are delayed | £250 |
| ✓ Your possessions are lost, stolen or damaged | £2,500 |
| ✓ Your medical aids are lost, stolen or damaged | £2,000 |
| ✓ Your prescribed medication is lost, stolen or damaged | £500 |
| ✓ Your cash is lost or stolen | £500 |
| ✓ Your passport is lost or stolen | £400 |
| ✓ You are mugged | £250 |
| ✓ You are hijacked or kidnapped | £2,500 |
| ✓ Your trip is disrupted by a natural disaster | £750 |
| ✓ You are held legally liable for injury or damage | £2m |
| ✓ You need legal advice | £50,000 |
| ✓ You suffer death or injury following an accident | £15,000 |
| ✓ Your journey is disrupted including airspace closure | £3,000 |
| ✓ Your gadgets are lost, stolen or damaged | £1,500 |
| ✓ You need travel dispute cover | £25,000 |
| ✓ You can add the following optional covers to the Gold policy: | |
| • Winter sports | • Excess waiver |

Note: the excess for Gadget Cover or Travel Dispute would still apply and any excess imposed either following a Medical Declaration or due to any 'Sports & Activities' cover you may have purchased (Activity Pack B, C or D), would still apply.

 **What is not insured?**

- ✗ Your travel to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within 'Europe 1' or 'Europe 2' (see the definition of 'Geographical Area' in the policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. However, this exclusion shall not apply to Sections A1 - Cancellation, B1 - A. Emergency Medical & Associated Expenses and B3 - Curtailment/Loss of Holiday, provided that you have received the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you are under 40 years of age, or if you are over 40 years of age but were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section A1 - Cancellation, 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 since you purchased your policy.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section B3 - Curtailment/Loss of Holiday, if you do not have an official positive test result confirming your diagnosis.
- ✗ Your policy excess as shown where applicable, unless you have purchased the excess waiver.
- ✗ All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ✗ 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 hotel safe, safety deposit box or left out of sight in your locked accommodation.
- ✗ Your use of drugs, you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency, alcohol withdrawal, or your excessive alcohol consumption.
- ✗ Any claims if anyone was showing symptoms of, or had been diagnosed with, Coronavirus when this policy was purchased.
- ✗ Trips longer than 45 days on a Gold Annual Multi-trip policy.

 **Are there any restrictions on cover?**

- ! You must be a permanent resident and registered with a doctor in the United Kingdom, Channel Islands or BFPO.
- ! You must have been in the UK, Channel Islands or BFPO for a minimum of 6 months in the year prior to purchasing this policy.
- ! You must be in the United Kingdom, Channel Islands or BFPO at the time of purchasing this policy and before starting your trip. Any trip that has already begun when you purchase this insurance will not be covered.
- ! You must not be travelling against the advice of a doctor.
- ! You must not be travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- ! All trips must be completed within one year of the start date of the period of insurance.
- ! You must be travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates.



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. We have six options available to you; please call us on **0333 033 0021** if you wish to discuss further.

UK England, Wales, Scotland, Northern Ireland and Isle of Man.

Europe 1 including: United Kingdom and Austria, the Azores, Belgium, Bulgaria, Channel Islands, Corsica, Croatia, Czech Republic, Denmark (and the Faroe Islands), Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Liechtenstein, Luxembourg, Madeira, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Ural mountains), San Marino, Sicily, Slovak Republic, Slovenia, Sweden.

Europe 2 including: Europe 1 shown above and the remaining countries west of the Ural mountains, Andorra, Balearics, Canary Islands, Cyprus, Greece, Morocco, Spain, Switzerland, Tunisia and Turkey.

AUS/NZ including: Europe 2 shown above and Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island) and New Zealand, including the Cook Islands, Niue and Tokelau (including up to 48 hours stopover in a country within a Worldwide area).

Worldwide excluding: Canada, Caribbean, China, Hong Kong, USA, Afghanistan, Liberia and Sudan but including: Egypt and Israel.

Worldwide including: Canada, Caribbean, China, Hong Kong, USA but excluding: Afghanistan, Liberia and Sudan.

This insurance policy will not cover you to travel to a specific 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. This exclusion does not apply where your destination is within Europe 1 or Europe 2 (see the definition of 'Geographical Area' above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at <https://www.gov.uk/foreign-travel-advice>.



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 call Customer Services on **0333 033 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 Customer Services on **0333 033 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 via www.justtravelcover.com or you can call Customer Services 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 and End Supplier Failure Insurance. 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 and End Supplier Failure Insurance 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 phone Customer Services on **0333 003 0021** or email: admin@justtravelcover.com

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 Customer Services 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

a. 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.

b. 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.

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