

Travel Insurance

Insurance Product Information Document



Company: This insurance is sold & administered by JustTravelcover on behalf of Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Bankside 300, Peachman Way, Broadland Business Park, Norwich, Norfolk, NR7 0LB. Registered No: 03251842.

Insurer: Sections 1-16 and 19-22 of this insurance is underwritten by Chaucer Insurance Company DAC. Chaucer Insurance Company DAC is authorised and regulated by the Central Bank of Ireland and registered in the Republic of Ireland. Registered Office: 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, Ireland.

Product: Able2Travel Single Trip and Annual Multi Trip Travel Insurance – Silver Cover for residents of the United Kingdom, Channel Islands or 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. Full details of the specific circumstances of coverage can be found within the policy wording. 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 or Curtailment/Loss of holiday your trip up to	£2,500
✓	Emergency medical expenses up to	£10m
✓	Emergency pain relief dental treatment up to	£300
✓	Additional accommodation & travel expenses if you test positive for Coronavirus & cannot return home as planned up to	£2,000
✓	Additional accommodation & travel expenses for one parent/ carer to stay with you if you test positive for Coronavirus & cannot return home as planned up to	£2,000
✓	Hospital stay benefit up to	£1,000
✓	Personal accident up to	£15,000
	<i>Death benefit up to</i>	<i>£10,000</i>
	<i>Under age 16 and if age 65 years or over</i>	<i>£2,000</i>
✓	Additional cover for your return home	
	<i>Aftercare – Home help or nanny</i>	<i>£300</i>
	<i>UK physiotherapy treatment</i>	<i>£400</i>
	<i>Including – UK medical exam</i>	<i>£200</i>
	<i>Convalescence/recuperation holiday</i>	<i>£400</i>
	<i>Modification to your home</i>	<i>£300</i>
✓	Travel delay on your outbound journey up to	£300
✓	Abandonment (after 24 hours) up to	£2,500
✓	Missed departure & connections up to	£750
✓	Personal baggage up to	£2,000
	<i>Overall limit for under 18 years of age</i>	<i>£500</i>
	<i>Single article, pair or set up to</i>	<i>£200</i>
	<i>Valuables in total up to</i>	<i>£300</i>
	<i>Spectacles and sunglasses up to</i>	<i>£200</i>
	<i>Unreceipted items up to</i>	<i>£250</i>
	<i>Emergency purchases up to</i>	<i>£150</i>
✓	Additional cover for your medical items up to	
	<i>Loss or damage to medical aids</i>	<i>£750</i>
	<i>Loss or damage to prescribed medications</i>	<i>£350</i>
	<i>Emergency replacement prescribed medications</i>	<i>£350</i>
	<i>Delayed medical aids up to</i>	<i>£500</i>
✓	Personal money up to	£350
	<i>Overall limit for under 18 years of age</i>	<i>£50</i>
	<i>Cash limit</i>	<i>£200</i>
✓	Loss of passport and travel documents up to	£300
✓	Personal liability up to	£1.5m
✓	Legal expenses up to	£15,000
✓	Kennel & cattery fees up to	£100
✓	Hijack, kidnap & mugging benefit up to	£1,000



What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from pre-existing medical conditions unless declared to and accepted in writing by us.
- ✗ Your use of drugs, you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency, alcohol withdrawal, or your excessive alcohol consumption.
- ✗ Travelling to a country, specific area or event which 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 Area 2 - Europe (see the 'Territorial Limits' in your policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk. This exclusion does not apply where your destination is within Area 2 - Europe (see the 'Territorial Limits' in your policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by our nominated emergency service.
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.
- ✗ Loss, theft or damage to valuables left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claim directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. This general exclusion applies to all sections of cover with the exception of Section 1 - Cancellation or Curtailment/Loss of Holiday, Section 2 - Emergency Medical Expenses and Repatriation and Section 17 - End Supplier Failure; 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 were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.
- ✗ Any claims for cancellation arising directly or indirectly from Coronavirus under Section 1 - Cancellation or Curtailment/Loss of Holiday 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.

You can add the following optional covers to the Able2Travel policy:

Winter sports	Cruise cover
Golf cover	

The following covers are also available to be included on the Able2Travel policy for an additional premium (please see full details of these sections in the policy wording document):

End Supplier Failure up to	£1,500
Travel Dispute up to	£25,000



What is not insured (continued)?

- ✗ Any claims for curtailment arising directly or indirectly from Coronavirus under Section 1 - Cancellation or Curtailment/Loss of Holiday if you do not have an official positive test result confirming your diagnosis.
- ✗ Cover when travelling on a cruise unless you have paid the additional premium and it is shown on your policy certificate.



Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom, Channel Islands or Isle of Man and have your main home in the United Kingdom, Channel Islands or Isle of Man.
- ! You must have been in the United Kingdom, Channel Islands or Isle of Man for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You must have a UK National Insurance number or a Channel Islands Social Security 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 General Practitioner in the United Kingdom, Channel Islands or Isle of Man.
- ! You must be in the United Kingdom, Channel Islands or Isle of Man 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, Channel Islands or Isle of Man.



Where am I covered?

IMPORTANT: This will depend on your needs – the cover you chose is shown on your certificate.

We have four options available to you; please visit www.JustTravelCover.com or call +44 (0) 333 003 0021 for full definitions:

- ✓ Area 1 - United Kingdom
England, Wales, Scotland, Northern Ireland and the Isle of Man.
- ✓ Area 2 - Europe
All countries listed in 'Area 1' above together with Albania, Andorra, Armenia, Austria, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Former Yugoslav Republic of Macedonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and Canary Islands), Svalbard, Sweden, Switzerland, Turkey, Ukraine, Vatican City.
- ✓ Area 3 - Anywhere in the world excluding Canada, Caribbean, Mexico & USA
All countries listed in 'Area 1' & 'Area 2' above with all countries worldwide excluding Canada, Caribbean, Mexico & USA.
- ✓ Area 4 - Anywhere in the world
All countries listed in 'Area 1', 'Area 2' & 'Area 3' above and also including Canada, Caribbean, Mexico & USA.

Be Aware: This policy will NOT cover you if you travel to a country or area where the Foreign, Commonwealth and Development Office (FCDO) advise against all (or all but essential) travel. This exclusion does not apply where your destination is within Area 2 - Europe (see the 'Territorial Limits' 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. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.

- Please ensure you read all 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 and discuss it with JustTravelCover on +44 (0) 333 003 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, you can do this by debit or credit card by calling JustTravelCover on +44 (0) 333 003 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 certificate.

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 certificate.



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 contact JustTravelCover by telephone: +44 (0) 333 003 0021 or email: admin@justtravelcover.com

Alternatively, you can write to: Able2Travel c/o JustTravelCover, 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 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