

Insurance Product Information Document

All Seasons Underwriting Agencies Limited

Authorised and Regulated by the Financial Conduct Authority. Ref No: 308488.

The insurer for this insurance is Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

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GOLD TRAVEL INSURANCE Single Trip and Annual Multi-Trip

What is this type of insurance?

This document provides a summary of the main cover and exclusions for a Gold Single Trip or Annual Multi-Trip Travel Insurance. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the validation certificate, policy schedule and policy wording.

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s).



What is insured?

The main value of the cover provided is for medical emergencies when abroad and for personal liability.

This policy pays, in accordance with the terms, conditions and exclusions of the policy wording, in the event that you:

- ✓ Should you need to cancel or curtail your trip due to unforeseen health issues affecting your trip.
- ✓ Emergency Medical Treatment abroad should you suffer an unexpected injury or illness while abroad.
- ✓ Are delayed en route.
- ✓ Should you fail to arrive at the departure point in time to board the public transport on which you are booked to travel for the international outbound and return legs of your trip.
- ✓ Suffer loss or damage to your baggage or personal effects while abroad.
- ✓ Personal liability (including legal costs and expenses) against any amount an insured person becomes legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental.

The policy covers you, and any other person named on the validation certificate travelling with you. The main sections of the policy and benefit levels are listed below, with full details contained in the policy schedule and policy wording.

Please refer to the schedule of cover and policy wording for the full benefits covered, terms, conditions and exclusions of this insurance which is available upon request.

- ✓ **Cancellation and Curtailment** up to £6,000
- ✓ **Emergency Medical, Repatriation and Other Expenses** up to £10,000,000
- ✓ **Personal Accident** up to £50,000
- ✓ **Delayed Departure** up to £500
- ✓ **Missed Departure** up to £1,500
- ✓ **Baggage Cover** up to £2,500
- ✓ **Personal Money, passport & Documents** up to £750
- ✓ **Personal Liability** up to £2,000,000
- ✓ **Legal Expenses & Assistance** up to £25,000
- ✓ **Winter Sports Cover** up to £500



What is not insured?

The following are some examples of what is not covered. For full details of all exclusions, please Refer to the policy wording.

- ✗ Any medical condition an insured person has with which a medical practitioner has advised the insured person not to travel (or would have done so had the insured person sought his/her advice), but despite this the insured person still travels;
- ✗ Any surgery, treatment or investigations for which an insured person intends to travel outside of his/her home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
- ✗ Suicide, drug use, alcohol or solvent abuse and an insured person putting themselves at risk.
- ✗ Participation in or practice of any professional sports or entertaining.
- ✗ Travelling against World Health Organisation (WHO), Foreign & Commonwealth Office (FCO) advice or against the advice of a recognised Government body.
- ✗ Pre-existing medical conditions. Certain pre-existing medical conditions may be covered as standard. Please refer to Part 1 - Important Information in the policy wording.
- ✗ Any claims which would result in breaches of UN resolutions or Trade or Economic sanctions or other laws of the UK, EU or USA.
- ✗ This insurance is only available to persons who are Union currently legally resident in the United Kingdom registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom.
- ✗ This is not a private medical insurance. If you need any emergency medical treatment or emergency travel assistance whilst abroad, please contact our 24 hour Emergency Assistance Company, Mayday Assistance. Not contacting them, or not following their instructions, could affect your claim. Full details are shown under the Making a Claim Section.
- ✗ Please note that under most sections of this insurance, claims will be subject to an excess. This means that you will be responsible for the first part of each and every claim per incident claimed for, under each section by each insured person, unless an additional premium has been paid so that an excess is not payable.



Are there any restrictions on cover?

The following are some examples of restrictions.

Please refer to the policy wording for full restrictions.

- ! Please note that under most sections of this insurance, claims will be subject to an excess. This means that you will be responsible for the first part of each and every claim under each Section of Cover.
- ! Children under 17 years old must travel with an insured adult.
- ! The maximum trip duration for a single trip policy is 356 days.
- ! The maximum trip duration any one trip is up to either 17, 31 and 45 days for an Annual multi-trip insurance.
- ! With Annual multi-Trip, if your trip is within the country in which you reside, the trip must include a minimum of 2 night's pre booked accommodation.
- ! Ages Restrictions. The maximum age at the time you buy a policy is:

Single Trip: 89 years of age

Annual Multi-Trip: 79 years of age



Where am I covered?

For SINGLE TRIP INSURANCE chose between:

- ✓ United Kingdom, Channel Isles, Isle of Man, Eire
- ✓ Europe
- ✓ Worldwide excluding USA, Canada, Japan & the Caribbean
- ✓ Worldwide including USA, Canada, Japan & the Caribbean

For ANNUAL MULTI-TRIP INSURANCE chose between:

- ✓ Europe
- ✓ Worldwide including USA, Canada, Japan & the Caribbean

Please note that there are restriction for travel to some countries due to sanctions and travel advice recommendations. Please refer to the policy document for full details.



What are my obligations?

AT THE START OF YOUR POLICY:

- This insurance is only available to persons who are currently legally resident in the United Kingdom and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom.
- Insured persons must be under the age of 85 years at the time of taking out this policy for single trip insurance.
- Insured persons must be under the age of 74 years at the time of taking out this policy for annual multi-trip insurance.
- Dependent children must be under the age of 17 years (or under 21 years if in full time education) and must travel with an insured adult.
- This travel insurance policy contains conditions and exclusions in relation to the health of the insured persons and of others who might not be travelling with an insured person but whose well-being the insured person's trip may depend upon.
- All insured persons must comply with the conditions relating to pre-existing medical conditions and health changes in order to have the full protection of this insurance. If an insured person does not comply with these conditions we may cancel the insurance, or refuse to deal with the insured person's claim or reduce the amount of any claim payment.

Please refer to Part 1 – Important Information in the policy wording regarding Medical Conditions and Health Changes a copy of which is available upon request.

- If participating in any Sporting Activity or Hazardous Activity, contact the intermediary who will issue this insurance on your behalf to check if you are covered.

DURING THE PERIOD OF INSURANCE:

- You must at your own expenses, supply and information, evidence and receipts we require including medical certificates signed by a registered medical practitioner, police reports and other necessary reports following loss or injury.
- You must take reasonable care to protect against damage, accident, injury or illness at all times.

IN THE EVENT OF A CLAIM:

- You must notify us as soon as practicable in the event of a claim, and as follows:

Emergency Medical Assistance abroad:

MAYDAY ASSISTANCE (a 24 hour service)

Telephone: +44 (0) 1273 624 661 Fax: +44 (0) 1273 606 390 Email: operations@maydayassistance.com

For all other claims:

RIGHTPATH CLAIMS (Monday – Friday 9am – 5pm UK time)

Telephone: +44 (0) 208 667 1600 E-mail: claim@rpathclaims.com



When and how do I pay?

- You must pay the full amount of the premium due when taking out this insurance. The insurance will not be valid unless the full premium has been paid in advance.
- All premiums shown include Insurance Premium Tax, Stamp Duty, Levy (if applicable).
- You can pay by either credit/debit card (we only accept Visa, MasterCard), cheque or by bank transfer.



When does the cover start and end?

- **If Annual Multi-Trip Cover is selected:**

The period for which we have accepted the premium as stated in the Validation Certificate. Under these policies Cancellation cover will be operative from the date stated in the Validation Certificate or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.

- **If Single Trip Cover is selected:**

The period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the Validation Certificate. Under these policies Section A - Cancellation cover will be operative from the time you pay the premium.

- **In respect of One Way Trips:**

All insurance cover shall cease 72 hours after the time you first leave the immigration control of your final destination country or at the expiry date of this insurance whichever is the sooner. The final destination country will be treated as your home area and cover under this insurance will be applied accordingly.



How do I cancel the contract?

- You have a right to cancel this insurance up to 14 days from the date that you receive the policy documents at the start of insurance provided that no insured person has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made.
- Should you decide to exercise your cancellation right within this period, you will be entitled to a full refund of premium provided that no insured person has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made or is intended to be made.
- Please contact us to exercise your cancellation right on Tel: +44(0)203 327 0555.