

# Travel Insurance

## Insurance Product Information Document

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**Product: Single trip and annual multi trip travel insurance**

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

**Policy number: OGI/18**

**Sold by: Powerplace**

### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip only, or multiple trips over a twelve-month period within the geographical areas and the cover dates you have chosen.



#### What is insured?

- ✓ **Cancellation** – up to £5,000.
- ✓ **Travel delay** – £20 for the first 12 hours and £20 for each 12 hours delay after that up to a total of £100. (This section does not apply to trips within the UK).
- ✓ **Missed departure** – up to £750.
- ✓ **Personal accident** – up to £25,000 subject to age.
- ✓ **Medical and other expenses** – up to £10,000,000.
- ✓ **Curtailment** – up to £5,000.
- ✓ **Hospital benefit** – £25 a day up to £1,000 outside the United Kingdom.
- ✓ **Luggage** – up to £1,500.
  - up to £250 any one article, pair or set or articles.
  - up to £250 valuables limit.
  - up to £50 for baggage delay after 24 hours, then up to £50 for each complete 24 hours, up to a total of £100.
- ✓ **Personal Money** – up to £200 (reduced to £50 if aged under 18).
- ✓ **Loss of passport or visa** – up to £250.
- ✓ **Personal liability** – up to £2,000,000.
- ✓ **Legal costs and expenses** – up to £25,000.
- ✓ **Catastrophe cover** – up to £500.
- ✓ **Hijack** – up to £500.

#### Optional Covers:

- ✓ **Winter Sports** – up to £750.
- ✓ **Golf Cover** – up to £1,000.
- ✓ **Business Cover** – up to £750.



#### What is not insured?

- ✗ Circumstances known to you before you purchased this insurance which could reasonably have been expected to lead to cancellation of the trip.
- ✗ Medical treatment which can wait until you return home.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ Private medical treatment unless agreed by Towergate Assistance or us.
- ✗ Baggage and personal money claims will be paid based on the value of the items at today's prices less a reduction for wear, tear and depreciation (loss of value).
- ✗ Loss or damage to telecommunications and motor vehicle related equipment and accessories, spectacles, sunglasses, dentures, contact or corneal lenses or any other aids or appliances, sports equipment and protective clothing.
- ✗ Money and valuables whilst unattended or in luggage in transit.
- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see the policy wording for further details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.



### Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom.
- ! If you have or have had any medical conditions you must be able to comply with a Medical declaration to have cover for your medical conditions. If you can comply, cover will apply subject to increased excesses detailed in the policy documentation.
- ! Cover is only available for the whole duration of a booked trip to a maximum of 31 consecutive days (single trip policies can be extended to 45 days or 60 days if the appropriate premium has been paid), and cover cannot be purchased once a trip has already begun.



### Where am I covered?

- ✓ Any journey overseas (outside of the UK) or any trip for which you can provide proof of booked accommodation in your country of residence i.e. the UK for a minimum of 2 nights.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- Read your policy carefully to ensure you have the cover you need, and it meets your requirements.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim.
- You should take reasonable care for the safety and supervision of your property.
- If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter.
- You must get a written report from your transport provider if your property was lost, damaged or destroyed in transit, or a Property Irregularity Report (PIR) in the case of an airline.



### When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



### When does the cover start and end?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure. Cover under all other sections starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in the schedule.

If annual multi trip cover is selected, cover starts from the date stated in the schedule and lasts for a period of 12 months. Cancellation cover will be operative from the date stated in the schedule or at the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.



### How do I cancel the contract?

If this insurance is not suitable, please contact the PowerPlace Broker that issued the policy within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided that you have not already taken your trip or made a claim. If you cancel after the 14-day period, no refund of premium will be made