Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: https://register.fca.org.uk

Administered by: Virtual Insurance Products Limited

Virtual Insurance Products Limited is authorised and regulated by the Financial Conduct Authority (FRN 307038). Registered Address: The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR. Registered in England with company no: 4233964.

Product: Adventure Travel Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.

What is insured?

- ✓ **Emergency Medical Expenses incl 24/7 Assistance –** up to £3 million
- ✓ **Cancellation –** up to £1,500
- ✓ **Cutting Your Trip Short, Loss of Holiday and Trip Resumption–** up to £1,500
- ✓ **Personal Money –** up to £100
- ✓ **Passport and Other Documents –** up to £100
- ✓ **Personal Liability –** up to £1 million

Optional Covers:

- Personal Belongings
- Gadget
- Winter Sports

What is not insured?

- ✘ Some sections of the policy may be subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✘ Pre-existing medical conditions unless agreed.
- ✘ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✘ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✘ Certain hazardous sports and activities may not be covered under this policy – see 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.
- ✘ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✘ Medical treatment which can wait until you return home.
- ✘ Private medical treatment unless agreed by us.
- ✘ Personal belongings unless Personal Belongings cover has been selected. When selected "new for old" cover only applies if the item is less than 1 years old.
- ✘ Any claim where you have not taken steps to prevent loss.
- ✘ Gadgets e.g. smart phones unless Gadget Cover selected.
- ✘ Sea-going cruises.
- ✘ Business trips.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.

Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands and the Isle of Man

! Maximum age limit is 70 years

! Maximum trip limit is 540 days

Where am I covered?

✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines or medications relating to your destination prior to your trip.

When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.

When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.
Annual Multi Trip policies start from the date that you request and end after 12 months.

How do I cancel the contract?

Should this policy not meet your requirements please contact your broker who arranged the insurance within 14 days from date of purchase or renewal of the policy or the day you received your policy documentation, whichever is later. Provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund and the policy will be treated as though it had never existed. After the expiry of your 14 days statutory cooling-off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium. Please contact the insurance broker you purchased the policy from.