

Travel Insurance

Insurance Product Information Document

travel counsellors



Company: Travel Insurance Facilities Plc t/as tifgroup.

Registered in England registered in England No. 322041 an is authorised and regulated by the Financial Conduct Authority FRN 306537.

Product: Travel Counsellors Premier Single Trip & Multi-Trip Travel Insurance Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer single trip and multi trip policy options through our Premier level of cover

The policy covers **up to** the following amounts:

✓ Cancellation - If you are not able to go on your trip	£3,000
✓ If your scheduled airline stops trading	£1,000
✓ If your departure is delayed by 12 hours or more	£200
✓ If you miss your departure from the UK	£500
✓ Abandonment - If you choose to cancel after a delay of 24 hours	£3,000
✓ If you need emergency medical treatment	£5m
✓ If you are confined in a public hospital	£150
✓ Curtailment - If you need to come home early	£3,000
✓ If your possessions are delayed	£200
✓ If your possessions are lost, stolen or damaged	£1,500
✓ If your cash is lost or stolen	£200
✓ If your passport is lost or stolen	£250
✓ If you are hijacked	£1,000
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£10,000
✓ If you suffer death or injury following an accident	£15,000
✓ If a natural disaster occurs	£500
✓ Strike	£200

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

- Golf extension
- Business extension
- Winter sports extension
- Overseas wedding extension
- Cruise connection extension
- Denial of boarding extension



What is not insured?

- ✗ **Excesses** apply on the Premier policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCO, government or local authority advice relating to any infectious disease including Covid-19;
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 60 days when aged under 66, 31 days when aged 66 to 79 on a Premier multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Gadgets & Mobile Phones.



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! There is no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have five options available to you on a Single Trip policy, or 2 options available on a Multi-trip policy; please contact your Travel Counsellor for full definitions:

- ✓ Area 1 – The United Kingdom, Channel Islands, Isle of Man and the Republic of Ireland
- ✓ Area 2 – The Continent of Europe west of the Ural Mountains, Madeira, Canary Islands, Iceland, the Azores, Mediterranean Islands and non-European countries bordering the Mediterranean (except Algeria, Lebanon, Libya and Albania) – **Multi-trip policy option**
- ✓ Area 3 – Australia/New Zealand
- ✓ Area 4 – Worldwide including the Caribbean but excluding The United States of America, Canada, Alaska and Hawaii
- ✓ Area 5 – Worldwide including The United States of America, Canada, Alaska, Hawaii and the Caribbean – **Multi-trip policy option**



What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changed including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.

Payment can be made by debit or credit card. Annual Multi-trip policies – payment can be made by debit or credit card.

We do not automatically renew any of our policies.



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 80 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by contacting your Travel Counsellor within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not), you have not travelled, and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation, or for Single trip policies we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.