

Travel Insurance

Insurance Product Information Document

Company: Worldwide Travel Insurance Services Ltd, who are authorised and regulated by the Financial Conduct Authority (FRN: 307592)

Insurer: This insurance is underwritten by Starr International (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: UK Worldwide Travel Insurance 2024/25

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? This travel insurance policy is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses from their travel.



What is insured?

You are covered up to the limit shown in your policy schedule for your chosen level of cover for:

- ✓ Cancellation or Curtailment
Including Cancellation Cover as a Result of COVID-19
- ✓ Emergency Medical Expenses
Including additional travel and accommodation expenses in respect of COVID-19
Including relatives additional expenses
Including emergency dental treatment
Including burial or cremation
Including necessary physiotherapy in your home country (Elite level only)
- ✓ Hospital Stay Benefit
- ✓ Personal Accident
- ✓ Travel Delay
- ✓ Missed Departure
- ✓ Baggage
- ✓ Personal Money
- ✓ Loss of Passport and Travel Documents
- ✓ Catastrophe and Travel Disruption Cover (Elite level only)
- ✓ Personal Liability
- ✓ Legal Expenses

You can add the following optional covers to the policy:

- ✓ Wintersports Optional Cover
- ✓ Business Plus Optional Cover
- ✓ Cruise Plus Optional Cover
- ✓ Golf Cover Option



What is not insured?

- ✗ You are responsible for paying your policy excess in the event of a claim up to the amount shown in your insurance policy.
- ✗ Any claims for curtailment of the trip due to COVID-19.
- ✗ Claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
This general exclusion applies to all sections of cover with the exception of Section 1.2 – Cancellation Cover as a Result of COVID-19, Section 2 – Emergency Medical Expenses and Section 3 – Hospital Stay Benefit as long as:
 1. prior to your trip commencing, the UK Foreign, Commonwealth & Development Office (FCDO) had NOT advised against all (or all but essential) travel to your intended destination, and
 2. you have received the recommended number of doses of an approved COVID-19 vaccine (including any booster) recommended by the Government of the country in which you ordinarily reside, 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.
- ✗ Dental treatment other than to alleviate sudden pain on natural teeth.
- ✗ Existing medical conditions that you haven't told us about if required as per the "Important Conditions and Questions Relating to Health & Activities".
- ✗ 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.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Loss, theft or damage to valuables, personal money or passport left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- ✗ Scuba diving in Cyprus
- ✗ Cyber Risks - Please refer to General Exclusion 30 in the policy wording.



Are there any restrictions on cover?

- ! You must be a resident in United Kingdom, Channel Islands, Isle of Man or Gibraltar and have access to healthcare in your home country.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in knowledge that you will need medical treatment.
- ! You are not covered for claims arising out of you travelling to an area that the Foreign, Commonwealth & Development Office (FCDO) have advised against all, or all but essential, travel.
- ! There is no cover for medical conditions (current or pre-existing) for you or your travelling companions unless confirmed as covered by either Worldwide Travel Insurance Services or the "Important Conditions and Questions Relating to Health & Activities" flowchart in your policy documentation.
- ! Property claims are based on the value of goods at the time of loss and not calculated on a "new for old" basis.



Where am I covered?

This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the UK Foreign, Commonwealth & Development Office.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.
- You must have received the recommended number of doses of an approved COVID-19 vaccine (including any booster) recommended by the Government of the country in which you ordinarily reside, 14 days prior to your trip commencing for cover for claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO) under Section 1.2 - Cancellation Cover as a Result of COVID-19, Section 2 - Emergency Medical Expenses and Section 3 - Hospital Stay Benefit.



When and how do I pay?

You must arrange for your premium to be paid before the policy can be issued. Payment can be made online at the website you obtained your quote or by calling your issuing agent.



When does the cover start and end?

- For Short Stay Travel policies, You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the maximum period shown in the Policy Features Table. For Cancellation only (Section 1), cover starts from the date shown on your certificate or the date you book your trip, whichever is the later. Personal Money (Section 8) will be covered from the time of collection but not more than 72 hours before travel.
- For annual Multi-Trip policies, the overall period of insurance shall be for 12 months starting from the date shown on your certificate. This insurance covers an unlimited number of holiday, leisure or business trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the policy features table for the cover you have bought. Cover for each separate trip under this insurance starts when you leave your home or place of business in your home country at the start of your trip, and finishes as soon as you return to your home or place of business in your home country for any reason.



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.

You can cancel this insurance by calling Worldwide Travel Insurance Services on UK +44 (0) 1892 833 338.

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 Worldwide Travel Insurance Services 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 not be entitled to any refund.

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:

<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>
If cover has not started	100%	Up to four (4) months	40%	Six (6) months or over	No refund
Up to two (2) months	60%	Up to five (5) months	30%		
Up to three (3) months	50%	Up to six (6) months	25%		