

Travel Insurance

Insurance Product Information Document

Company: UK General Insurance Ltd

Product: Coach Travel

UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This travel insurance cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad.



What is insured?

- ✓ Cancelling or cutting short a trip
- ✓ Catastrophe
- ✓ Emergency medical expenses
- ✓ Hospital benefit
- ✓ Travel delay
- ✓ Holiday abandonment
- ✓ Missed departure
- ✓ Personal accident
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Personal effects and baggage
- ✓ Personal money



What is not insured?

- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ Any claim relating to drug or alcohol abuse. Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ The excess as shown in your documentation.



Are there any restrictions on cover?

- ! Insureds named on the policy must be resident in the UK, have been living permanently in the United Kingdom for at least 6 months prior to taking out this cover and being registered with a medical practitioner.
- ! Insureds named on the policy must meet the age limits for cover: Aged 74 or under for trips outside of Europe but no upper age limit for trips within Europe.
- ! This policy will not provide cover if you do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip.
- ! This policy does not offer cover for all medical conditions or situations. You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party'.



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 Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



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.



When and how do I pay?

You can pay your premium as a one-off payment.



When does the cover start and end?

Cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be declared on your policy schedule.



How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that travel has not taken place and no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.