

Travel Insurance

Insurance Product Information Document

Underwritten by Travel Insurance Facilities Plc, which is authorised and regulated by the Financial Conduct Authority, FRN 306537. Registered in England & Wales, Number 3220410

Product: Towergate Standard Single Trip and Multi-Trip

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 Standard level of cover

The policy covers up to the following

✓ If you are not able to go on your trip	£3,000
✓ If your departure is delayed by 12 hours or more	£200
✓ If you miss your departure from the UK	£500
✓ 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	£300
✓ If you need to come home early	£3,000
✓ If your possessions are delayed	£100
✓ If your possessions are lost, stolen or damaged	£1,500
✓ If your cash is lost or stolen	£300
✓ If your passport is lost or stolen	£200
✓ If you are mugged or hijacked	£250
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£15,000
✓ If you suffer death or injury following an accident	£10,000

You can add the following optional covers to the Standard policy

- ✓ Golf extension
- ✓ Business extension
- ✓ Winter Sports extension
- ✓ Fishing extension
- ✓ Wedding extension



What is not insured?

- ✗ **Excesses** apply on the Standard policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ 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 31 days on a Standard multi trip policy or, if you have paid the appropriate premium to upgrade this to 45 or 62 days
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be 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; please visit www.towergateinsurance.co.uk/travel-insurance or call on 0330 123 2249 for full definitions:

- ✓ Worldwide
- ✓ Worldwide excluding United States of America, Canada and the Caribbean
- ✓ Australasia
- ✓ Europe
- ✓ UK



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- 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 changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the Towergate Insurance website www.towergateinsurance.co.uk/travel-insurance or you can call Towergate Insurance on 0330 123 2249



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 75 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 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 calling Towergate Insurance on 0330 123 2249 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 period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) 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.