

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

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Administered by: Towergate Travel

This policy is administered by Towergate Travel. Towergate Travel is a trading name of Towergate Underwriting Group Limited. Registered in England with company number 4043759. Registered Address: 2 Minster Court, Mincing Lane, London EC3R 7PD. Towergate Underwriting Group Limited is authorised and regulated by the Financial Conduct Authority. Our register number is 313250.

Product: Single Trip Travel Insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: IOS/22

Sold by: Isles of Scilly Travel

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical limits and the cover dates you have chosen.



What is insured?

- ✓ **Emergency medical and repatriation expenses** – up to £2,000,000
- ✓ **Cancellation** – up to £2,000 for trips to the United Kingdom, Channel Islands, Isle of Man & Europe
- ✓ **Curtailment and loss of holiday** – up to £2,000 for trips to the United Kingdom, Channel Islands, Isle of Man & Europe
- ✓ **Personal accident** – up to £15,000, subject to age
- ✓ **Personal possessions** – up to £1,500
 - up to £200 any one article, pair or set of articles
 - up to £200 valuables limit
- ✓ **Personal money** – up to £200 (reduced to £50 if aged under 16)
- ✓ **Passport and other documents** – up to £200
- ✓ **Baggage delay on outward journey** – up to £100 after 12 hours
- ✓ **Missed departure** – up to £250 within the United Kingdom; not covered outside of the United Kingdom
- ✓ **Travel delay and abandonment** – £85 for the first completed 10 hours and £50 for each further completed 10 hours delay up to £235 from the United Kingdom mainland to the Isles of Scilly; £80 for the first completed 6 hours and £50 for each further completed 12 hours delay up to £230 from the Isles of Scilly to the United Kingdom mainland; or abandonment up to the sum insured shown in the **Cancellation** section above
- ✓ **Personal liability** – up to £2,000,000
- ✓ **Legal costs and expenses** – up to £25,000
- ✓ **COVID-19 cover** – up to £2,000 for trips to the United Kingdom, Channel Islands, Isle of Man & Europe trips for cancellation and curtailment



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions that do not comply with the requirements set out in the policy wording.
- ✗ 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 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 possessions – 'new for old' cover only if item less than 1 years old.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organization.
- ✗ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover section.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom
- ! If you are travelling within the United Kingdom you do not need to declare your medical conditions, but you must answer some questions to be covered for any medical conditions you have or have had
- ! Cover is only available for the whole duration of a booked trip to a maximum of 70 consecutive days, and cover cannot be purchased once a trip has already begun



Where am I covered?

- ✓ The geographical regions of travel in your policy document
- ✓ 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](https://www.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



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?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure. Cover under all other sections starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in your booking confirmation.



How do I cancel the contract?

If this insurance is not suitable, you can cancel this policy at any time. If you cancel within 14 days of receipt of the policy documents your premium will be refunded in full provided that you have not already taken your trip, made a claim or intend to make a claim. Please contact your issuing agent (refer to the contact details on your booking confirmation).