

Travel Insurance

Insurance Product Information Document

Ecclesiastical Insurance



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This document provides a summary of the key information relating to this travel insurance policy. Complete pre-contractual information on the product is provided in the policy documentation which contains the full terms, conditions, limitations and exclusions.

What is this type of insurance?

This is a travel insurance policy to cover unexpected events that could occur before a holiday, while travelling, or whilst on holiday, e.g. cancelling or cutting short a holiday or needing medical treatment. You can choose to purchase a single trip policy to cover one holiday only or an annual multi-trip policy to cover several individual holidays.



What is insured?

- ✓ If you fall ill, medical and other expenses up to £10,000,000 in total outside of the UK or Isle of Man plus funeral costs not exceeding £5,000
- ✓ Up to £250 in total for emergency medical treatment in the UK or Isle of Man (including up to £100 for dental treatment) plus £10,000 in total for accommodation and travelling expenses
- ✓ UK Hospital transfer and additional costs and expenses up to £5,000
- ✓ Cover if you have to cancel or cut short your trip up to £5,000
- ✓ Payment of benefits for injuries resulting in death, loss of eye(s), loss of limb(s) or permanent disablement up to £25,000 (£2,000 for people under 16)
- ✓ Up to £500 if you lose your passport
- ✓ Cover for incidents that you accidentally cause during your journey that result in death or injury to third parties; or loss or damage to their property up to £2,000,000 any one incident
- ✓ Cover for purchase of essential items should your baggage be delayed for more than 12 hours on the outward journey up to £400
- ✓ If you are delayed for over 12 hours, a benefit of £50 for the first 12 hours and £25 for each subsequent 12 hour delay up to £400
- ✓ Up to £5,000 for lost deposits or instalments in respect of travel and accommodation following a 24 hour delay in departure of your outward journey if you cancel the trip
- ✓ Cover should you miss your departure due to public transport or your car breaking down or involved in an accident up to £1,000
- ✓ £50 benefit for in-patient treatment whilst abroad for each complete 24 hour period up to £1,000
- ✓ Cover for additional accommodation expenses as a result of an emergency occurring during the trip £50 for each 24 hour period up to £500
- ✓ Cover for legal costs in pursuit of a claim for damages against a third party who caused injury or death to an insured person up to £50,000
- ✓ Up to £500 for the replacement, accommodation and travel costs following the loss of your pet's travel documentation

Optional cover available on request

For an additional premium you can purchase cover for loss or damage to your baggage, loss of personal money, include winter sports activities and for annual multi-trip policies extend your individual trip duration to 60 days



What is not insured?

- ✗ Any excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Claims for medical expenses or if you need to cancel or cut short your trip due to pre-existing medical conditions or a change in health which you have not told us about or where we have agreed not to cover them
- ✗ Claims if you need to cancel or cut short your trip due to any medical conditions of a close relative or business colleague which you have not told us about or where we have agreed not to cover them
- ✗ Trips you have begun before the start date of your policy
- ✗ Certain high risk sports e.g. mountaineering, rock climbing or bungee jumping
- ✗ Use of mopeds or motorcycles if the engine is over 125cc, a helmet not worn or no appropriate licence
- ✗ Private medical treatment unless there is no appropriate reciprocal health agreement in existence or public service available
- ✗ Travel to any destination where the Foreign and Commonwealth Office has advised against all travel or all but essential travel
- ✗ Claims arising from terrorist contamination but the policy does cover other terrorist related incidents
- ✗ Cover where the purpose of travelling is to obtain medical treatment abroad



Are there any restrictions in cover?

- ! Cover is not available to buy if you live outside of the UK, Channel Islands and Isle of Man
- ! Single Trip cover – is limited to one specific trip up to a maximum duration of 60 days if you are aged between 18 and 70 years and a maximum duration of 30 days if you are aged between 71 and 85 years. Maximum age limit is 85 years at date of issue of the policy. Your schedule will show if your policy is cover for one single trip
- ! Annual multi-trip cover – each individual trip is limited to 45 days duration. For persons aged 71 to 75 years, the maximum trip duration is limited to 31 days. Maximum age limit is 75 years at date of issue of the policy. Your schedule will show if your policy has cover for multiple trips



Where am I covered?

This will depend on the area you choose from the list below, you will need to refer to your policy document for the full definitions.

- ✓ **Area 1** – England, Scotland, Northern Ireland and the Isle of Man
- ✓ **Area 2** – All countries in Area 1 plus Europe including Turkey and Egypt
- ✓ **Area 3** – Worldwide excluding the United States of America, Canada, Caribbean Islands and Mexico
- ✓ **Area 4** – Worldwide



What are my obligations?

- You must keep us informed of any changes in health for any person to be insured on this policy
- You must tell us if any additional persons are required to be insured under the policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must tell us as soon as reasonably possible of any event which may result in a claim



When and how do I pay?

Full payment is required when you take out the policy even if your trip is not until a future date

You can pay in full by credit or debit card



When does the cover start and end?

Single Trip cover – cover for cancelling your holiday will start on the day you purchase the policy and cover will end on the trip end date specified on your schedule

Annual multi-trip cover – cover will start on the day you purchase the policy and will run for one year



How do I cancel the contract?

You cannot cancel a policy unless it covers a period of at least 31 days from the date you took the policy out.

For policies that have a cover period of more than 31 days you can cancel this policy within 14 days of receiving the policy. If you contact us in this time no charge will be made and we will refund any premium already paid. After this time there is no refund for the cancellation of this policy.

Please use the details below:

Telephone: 0345 777 3322 Email: household@ecclesiastical.com