

Travel Insurance

Insurance Product Information Document

Company: Capacity Insights

This product is underwritten by Capacity Insights on behalf of the insurer, Hamilton Insurance DAC, who are authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in connection with its UK branch. Firm reference No 484148. Registered Office : 2, Shelborne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, DO4 W3V6

Product: A to Z Cover Travel Insurance – Annual Multi Trip and Single Trip – Premium

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £10 million
- ✓ **Cancellation** – up to £5,000
- ✓ **Curtailment and Loss of Holiday** – up to £5,000
- ✓ **Personal Accident** – up to £25,000
- ✓ **Personal Possessions** – up to £3,000
- ✓ **Personal Money** – up to £1,000
- ✓ **Passport and Other Documents** – up to £250
- ✓ **Gadget** – up to £1,000
- ✓ **Baggage Delay** – up to £600
- ✓ **Missed Departure & Missed Connection** – up to £1,250
- ✓ **Travel Delay** – up to £500
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Pet Care** – up to £400

Optional Covers:

- Enhanced Gadget
- Winter Sports
- Rental Vehicle Excess Waiver
- Cruise (single trip only)
- Wedding and civil partnership ceremony
- Golf



What is not insured?

- ✗ Some sections of the policy may be subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ 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 further details.
- ✗ Personal possessions – “new for old” cover only if item is 12 months old or less.
- ✗ Any gadget claim where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.
- ✗ 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.
- ✗ Sea-going cruises unless the Cruise Cover option has been selected.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and the Isle of Man

Single Trip policies

- ! Maximum age is 75 years for all destinations, increased to 80 years for UK and Europe
- ! Maximum trip limit is 183 days

Annual Multi Trip policies

- ! Maximum age is 75 years
- ! Maximum individual trip limit is 45 days

Winter Sports Cover option

- ! Maximum age is 64 years
- ! Up to 24 days in total under Annual Multi Trip policies



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.
- ✓ 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.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.



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?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule. Annual Multi Trip policies start from the start date shown on your insurance certificate and covers individual trips up to 45 days per trip during a 12 month policy period.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To contact us please call us on 02921 684346.