

Travel Insurance

Insurance Product Information Document

Company: This policy is distributed by Vibe Insurance, which is a trading name of A to Z Cover Limited. A to Z Cover Limited is authorised and regulated by the Financial Conduct Authority, firm reference number 973755.

Insurer: Starr International (Europe) Limited, registered office address 30 Fenchurch Avenue, London EC3M 5AD, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number: 676783.

The exception to this is the Gadget cover, which is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

Product: Single Trip and Annual Multi Trip Travel Insurance – Vibe Insurance Standard Cover

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. Full details of the specific circumstances of coverage can be found within the policy wording. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? Single Trip and Annual Multi Trip Travel Insurance.



What is insured?

✓ Cancelling your trip up to	£3,000
✓ Medical & other expenses (outside UK) up to	£10m
○ Emergency dental treatment up to	£500
○ Search & rescue costs up to	£500
○ Funeral/burial costs abroad (if die outside UK) up to	£5,000
✓ Hospital benefit up to	£900
✓ Cutting your trip short up to	£3,000
✓ Missed departure up to	£1,000
✓ Travel delay up to	£240
✓ Abandoning your trip up to	£3,000
✓ Personal belongings & baggage up to	£1,500
○ One item, pair or set limit	£500
○ Valuables limit	£500
✓ Delayed baggage up to	£250
✓ Loss of medication up to	£500
✓ Personal money up to	£1,000
○ Cash limit	£500
✓ Passport (including visas)	
○ Emergency replacement costs up to	£500
○ Remaining value of lost passport	Actual cost
✓ Personal accident	
○ Death benefit up to	£15,000
○ Loss of limb or sight up to	£15,000
○ Permanent total disablement up to	£15,000
✓ Personal liability up to	£2m
✓ Legal expenses up to	£15,000
✓ Kennel & cattery fees up to	£450
✓ Gadget cover up to	£1,500
○ Single item limit	£1,500

You can add the following optional covers to the Standard policy:

- Winter sports cover (up to & including age 66 years)
- Cruise cover



What is not insured?

- ✗ Claims arising from existing medical conditions, unless declared to and accepted in writing by us.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in the summary of cover.
- ✗ The policy excess that applies.
- ✗ Circumstances you knew about before taking out the policy, or booking your trip, (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims for private medical treatment, private hospital costs or other related expenses, unless agreed by the Medical Emergency Assistance Company.
- ✗ Claims caused as a direct or indirect result of something you are claiming for, such as loss of earning as a result of being delayed in returning home.
- ✗ Cover when travelling on a cruise, unless you have paid the required extra premium and it is shown on your policy schedule.
- ✗ Any claim arising from an infectious or contagious disease that the World Health Organization (WHO) has declared as a Public Health Emergency of International Concern (PHEIC) outbreak. This exclusion does not apply to Section B1 (Medical & other expenses outside of the UK), Section C (Cutting your trip short) and Section N3 (Ski pack) provided the following is true at the time of claim:
 - The PHEIC declaration was not in existence at the time of booking your trip,
 - The PHEIC declaration was not in existence at the time of booking your pre-paid excursions, tours and activities (including but not limited to exhibition tickets, excursion/tour tickets, music concert tickets, sporting event tickets, theatre tickets, theme park tickets or tourist attraction tickets,
 - The PHEIC declaration was not in existence at the time your trip commenced,
 - You have not travelled against the advice of the Foreign, Commonwealth & Development Office (FCDO).



Are there any restrictions on cover?

- ! You must be in England, Scotland, Wales or Northern Ireland at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! Your trip must start and end in England, Scotland, Wales or Northern Ireland.
- ! You must be a permanent resident and have your main home in England, Scotland, Wales or Northern Ireland.
- ! You must have been in England, Scotland, Wales or Northern Ireland for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You must be registered with a doctor in England, Scotland, Wales or Northern Ireland.
- ! You must be fit to travel and not travelling against the advice of a doctor or with the intention of receiving medical treatment abroad.
- ! You must not have received a terminal prognosis.
- ! You must not have an undiagnosed medical condition (e.g. a medical condition you are aware of, but for which you have not had a diagnosis).



Where am I covered?

You can choose 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 in your policy schedule. If you wish to discuss this further, please contact Vibe Insurance on **01444 465554**. Opening hours are Monday to Friday 9am to 5pm, excluding UK bank holidays.

Provided you follow any advice or recommendation made by the government in your country of residence and in any country you are travelling from, to or through, you will be covered in the area or country shown on your policy schedule.

It is your responsibility to check the latest advice from the FCDO prior to commencing your trip. For further details on FCDO travel advice, visit gov.uk/foreign-travel-advice.



What are my obligations?

- Answer any questions as truthfully and accurately as possible.
- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance.
- If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact Vibe Insurance on **01444 465554** and we will advise you what cover we are able to provide (after the date of diagnosis). Opening hours are Monday to Friday 9am to 5pm, excluding UK bank holidays.
- Read your policy carefully to make sure you have the cover you need.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage, and to keep any claim to a minimum.



When and how do I pay?

You must pay your premium in full before the policy can be issued. Payment can be made by debit or credit card and you can do this online at www.vibeinsurance.co.uk or by calling Vibe Insurance on **01444 465554**. Opening hours are Monday to Friday 9am to 5pm, excluding UK bank holidays.



When does the cover start and end?

For Single trip policies: Cancellation cover starts from the date you purchase your policy and ends when you start your trip. The cover for all other sections start when you begin your trip and finishes at the end of your trip. The start and end dates of your trip will be shown on your policy schedule.

For Annual multi-trip policies: Cancellation cover for a trip begins from the start date shown your policy schedule or the date you book that trip (whichever is later) and ends when you start that trip. The cover for all other sections start when you begin your trip and finishes at the end of that trip. The start and end dates of your policy will be shown on your policy schedule.

Cover for all trips must begin and end in your country of residence and cover cannot start after you have already begun your trip.



How do I cancel the Contract?

Important - Applicable to all policies: We will not refund the premium if you have travelled on the policy, or if you have made (or intend to make) a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please phone Vibe Insurance on **01444 465554** or email customerservice@vibeinsurance.co.uk. Opening hours are Monday to Friday 9am to 5pm, excluding UK bank holidays. Alternatively, you can write to: Vibe Insurance, IMG Customer Service Department, Fitzalan Court, 3rd Floor Fitzalan House, Cardiff, CF24 0EL.

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Vibe Insurance within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid, will be refunded to you in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

a) For single trip policies:

If you cancel the policy at any time after the 14 day cooling off period, you will be entitled to a refund of the premium paid, subject to a deduction of 30% for the Cancellation cover you have received.

b) For annual multi trip policies:

If cover has started, you will be entitled to a pro rata refund of premium, in accordance with the amounts shown below:

<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>
If cover has not started	100%	Up to 4 months	40%	6 months or over	No refund
Up to 2 months	60%	Up to 5 months	30%		
Up to 3 months	50%	Up to 6 months	25%		