

# Travel Insurance

## Insurance Product Information Document

**Company:** This policy is sold and administered by Explorer Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA 583108). Regulated in England and Wales No: 7496730. Registered Office: Millhouse, 32-38 East Street, Rochford, SS4 1DB.

**Insurer:** Chaucer Insurance Company DAC is registered in Ireland (company no. 587682) with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is authorised and regulated by the Central Bank of Ireland.

The exception to this is the:

- a) Scheduled Airline Failure cover, which is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE.
- b) Optional Gadget cover - This policy is underwritten by Inter Partner Assistance S.A., UK Branch which is part of the AXA Group.

**Product: Explorer Single Trip and Annual Multi Trip Travel Insurance – Gold 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. 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	£1,500
✓ Curtailment of your trip up to	£1,500
✓ Emergency medical & other expenses up to	£2.5m
✓ Emergency dental treatment up to	£100
✓ Additional accommodation and travelling costs up to	£2,000
✓ Funeral expenses abroad up to	£2,500
✓ State hospital benefit up to	£100
✓ Personal accident up to	£15,000
✓ Personal accident (age 17 years or under or 76 years and over) up to	£1,500
✓ Baggage up to	£1,000
✓ Baggage (single article, pair or set limit)	£150
✓ Baggage (valuables limit)	£150
✓ Baggage (valuables limit if aged 17 years or under)	£75
✓ Emergency replacement of baggage (outward journey only)	£200
✓ Personal money up to	£200
✓ Personal money (cash) up to	£200
✓ Personal money (cash if under 18 years) up to	£50
✓ Passport & travel documents up to	£100
✓ Personal liability up to	£2m
✓ Delayed departure up to	£150
✓ Abandonment of your trip up to	£1,500
✓ Missed departure on your outward journey up to	£500
✓ Catastrophe up to	£500
✓ Legal expenses up to	£10,000
✓ Withdrawal of services up to	£500
✓ Scheduled airline failure up to	£1,000

You can add the following optional covers to the **Gold policy**

- ✓ Winter sports cover
- ✓ Gadget cover
- ✓ Golf cover
- ✓ Cruise cover



### What is not insured?

- ✗ Your travel to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within EU1 or EU2 (see the 'Geographical Areas' in the policy wording) and where the FCDO have advised against all (or all but essential) travel solely due to the Coronavirus risk.
- ✗ Any claim directly or indirectly related to the fear or threat of a pandemic and/or epidemic, including but not limited to Coronavirus.
- ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus. However, this general exclusion shall not apply to Section A1 – Cancellation charges, Section B1 – Curtailment charges, Section B2 – Emergency medical & other expenses and Section B13 – Scheduled airline failure; provided that you have received the recommended number of doses of an approved Coronavirus vaccine 14 days prior to your trip commencing. This vaccination requirement shall not apply where you were ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section A1 - Cancellation charges, if you do not have an official positive test result confirming your diagnosis within 14 days of your trip departure date, or you have not been admitted to hospital due to testing positive for Coronavirus since you purchased your policy.
- ✗ Any claims arising directly or indirectly from Coronavirus under Section B1 - Curtailment charges, if you do not have an official positive test result confirming your diagnosis.
- ✗ Your policy excess as shown where applicable.
- ✗ Any medical condition(s) that you have at the time of purchase or have had prior to the purchase of this policy will not be covered.
- ✗ Your use of drugs, you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency, alcohol withdrawal, or your excessive alcohol consumption.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Medical Emergency Assistance Company.
- ✗ Loss, theft or damage to valuables, money, passports or visas left unattended at any time, unless deposited in a hotel safe, a safety deposit box or left in your locked accommodation.
- ✗ Cover when travelling on a cruise unless you have paid the additional premium and it is shown on your Certificate of Insurance.



### Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom.
- ! You must have been in the United Kingdom for a minimum of 6 months in the year prior to purchasing your insurance policy.
- ! You complete your trip within 120 days (if a single trip policy) or one year (if an annual multi trip policy) of the start date of the period of insurance.
- ! You must not be travelling against the advice of a doctor or with the intention of receiving medical treatment abroad.
- ! You must be registered with a doctor in the United Kingdom.
- ! You must be in the United Kingdom at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! You are travelling with the intention to return to the United Kingdom within your trip dates.
- ! Your trip must start and end in the United Kingdom.



## Where am I covered?

**IMPORTANT:** this will be shown on your Certificate of Insurance. You will not be covered if you travel outside the area you have chosen. Please call us on **0345 373 0253** if you wish to discuss further.

**UK:** England, Wales, Scotland and Northern Ireland.

**EU1:** All countries listed in UK above; Channel Islands, Gibraltar, Isle of Man; all European countries west of the Ural mountains excluding Andorra, Cyprus, Greece, Spain and Turkey.

**EU2:** All countries listed in UK and EU1 above; all European countries west of the Ural mountains including Andorra, Cyprus, Greece, Spain and Turkey.

**AU/NZ:** Australia & New Zealand only.

**WW1:** Worldwide excluding Canada, Mexico, the Caribbean and the USA.

**WW2:** Worldwide including Canada, Mexico, the Caribbean and the USA.

This insurance policy will not cover you to travel to a specific country or to an area where, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. This exclusion does not apply where your destination is within EU1 or EU2 (see the 'Geographical Areas' above) and where the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel solely due to the Coronavirus risk.

It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at <https://www.gov.uk/foreign-travel-advice>.



## What are my obligations?

- 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 Explorer Travel Insurance on **0345 373 0253** and we will advise you what cover we are able to provide, after the date of diagnosis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call Explorer Travel Insurance on **0345 373 0253**.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- 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.



## When and how do I pay?

You must pay your premium before the policy can be issued. Payment can be made by debit or credit card and you can do this online or by Explorer Travel Insurance on **0345 373 0253**.



## When does the cover start and end?

For Single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your Certificate of Insurance.

For Annual Multi trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your Certificate of Insurance.



## 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 if you 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 Explorer Travel Insurance on **0345 373 0253** or email [enquiries@explorerinsurance.co.uk](mailto:enquiries@explorerinsurance.co.uk). Alternatively, you can write to: Explorer Travel Insurance, Suite 9, Chalkwell Lawns, 648-656 London Road, Westcliff on Sea, SS0 9HR.

### 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 Explorer Travel 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 four (4) months	40%	Six (6) months or over	No refund
Up to two (2) months	60%	Up to five (5) months	30%		
Up to three (3) months	50%	Up to six (6) months	25%		