

Travel Insurance

Insurance Product Information Document



Insurer: URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. The exception to this is the optional Gadget extension where the insurer is Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Explorer – Single Trip & Annual Multi-trip policy – Gold cover

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer single trip and multi trip policy options through our Gold level of cover

The policy covers up to the following

✓ If you are not able to go on your trip	£1,500
✓ If your scheduled airline fails before you travel or whilst you are on your trip	£500
✓ If your departure is delayed by 12 hours or more	£150
✓ If you miss your departure from the UK	£500
✓ If you choose to cancel after a delay of 24 hours	£1,500
✓ If you need emergency medical treatment	£2.5m
✓ If you are confined in a public hospital	£100
✓ If you need to come home early	£1,500
✓ If your possessions are delayed	£200
✓ If your possessions are lost, stolen or damaged	£1,000
✓ If your cash is lost or stolen	£200
✓ If your passport is lost or stolen	£100
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£10,000
✓ If you suffer death or injury following an accident	£15,000
✓ Natural disaster	£500
✓ Withdrawal of services	£500

You can add the following optional covers to the Gold policy

- ✓ CruisePlus extension
- ✓ Winter sports extension
- ✓ Golf extension
- ✓ Gadget extension
- ✓ Excess waiver



What is not insured?

- ✗ **Excesses** apply on the Gold policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you have at the time of purchase of a policy or have had prior to the purchase of a policy
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 31 days on a Gold multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have six options available to you; please call on 0345 373 0253 for full definitions:

- ✓ WW2 – Worldwide including Canada, the Caribbean and the USA
- ✓ WW1 – Worldwide excluding Canada, the Caribbean and the USA
- ✓ Aus/NZ – Australia and New Zealand only
- ✓ EU2 – All countries listed in UK and EU1 below; Egypt, all European countries west of the Ural mountains including Andorra, Cyprus, Greece, Spain and Turkey
- ✓ EU1 – All countries listed in UK below; Channel Islands, Gibraltar, Isle of Man, Israel, Morocco, Tunisia, all European countries west of the Ural mountains excluding Andorra, Cyprus, Greece, Spain and Turkey
- ✓ UK – England, Wales, Scotland and Northern Ireland



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the Explorer website

www.explorerinsurance.co.uk or you call Explorer on 0345 373 0253



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 76 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling Explorer on 0345 373 0253 within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not), you have not travelled, and you confirm in writing that there is no claim pending we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation, or for Single trip policies we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.