

Insurance Product Information Document

Insurer: White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320. The exception to this is the optional Gadget extension, which is provided by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.

Product: Explorer Single Trip and Annual Multi Trip Travel Insurance – 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 certificate of insurance.

What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



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

- ✓ Cruise Plus 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.
- ✗ There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- ✗ There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Emergency Medical Treatment. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or WHO.
- ✗ Existing medical conditions that you have at the time of purchase of a policy or have had prior to the purchase of a policy.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ 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.
- ✗ Any trip involving a cruise unless you have paid the additional premium.
- ✗ 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?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any tests or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your accommodation.



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 certificate of insurance.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice.



What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- 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 will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled. You can do this via the Explorer website www.explorerinsurance.co.uk or you can call Explorer Travel Insurance on 0345 373 0253.



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. Multi-trip policies start from the date that you request and end 12 months later. 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 certificate of insurance.



How do I cancel the Contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Explorer Travel Insurance on 0345 373 0253.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.