

Product: Freedom Travel Insurance – Gold Single Trip and Multi-Trip

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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.

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:

✓ Cancellation - If you are not able to go on your trip	£5,000
✓ If your scheduled airline fails financially before you leave home	£1,000
✓ If your departure is delayed by 12 hours or more	£200
✓ If you miss your departure from the UK	£1,000
✓ If your scheduled airline fails financially whilst you are away	£1,000
✓ Abandonment - If you choose to cancel after a delay of 24 hours	£5,000
✓ If a natural disaster occurs during your trip	£750
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£1,000
✓ If you need to be brought home	£200,000
✓ If you are buried or cremated abroad	£3,000
✓ If you are taken ill or injured in your home country	£2,000
✓ Curtailment - If you need to come home early	£5,000
✓ If your checked baggage is delayed	£100
✓ If your valuables are lost, stolen or accidentally damaged	£500
✓ If your other possessions are lost, stolen or accidentally damaged	£1,000
✓ If your gadgets are lost stolen or accidentally damaged	£750
✓ If your cash or event tickets are lost or stolen	£500
✓ If you need emergency travel documents	£500
✓ If you are held legally liable for injury or damage	£1.5m
✓ If you need legal advice	£10,000
✓ If you suffer death or injury following an accident	£10,000

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

Winter Sports extension
Mobility aid extension
Cruise extension
Denied boarding extension



What is not insured?

- ✗ Deductibles 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 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.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in
- ✗ 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 unless you have paid the relevant additional premium.
- ✗ Natural damage (e.g. wear & tear).
- ✗ The financial failure of any scheduled airline which was, or which any prospect of financial failure was, known by the you or widely known publicly at the date you purchased this policy.
- ✗ Any trip involving a cruise unless you have paid the relevant additional premium.



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.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! 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, unless these relate to an already diagnosed condition you've told us about
- ! 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, 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?

IMPORTANT: 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 has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands, Isle of Man or BFPO and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands, Isle of Man or BFPO;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible;
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- You must not accept liability for any injury or damage you might cause to a third party or their property;
- 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 pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all;
- 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.



When does the cover start and end?

Annual 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. 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 you are entitled to a full refund of the premium paid, 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 action this by calling Freedom on 01223 454 290 within 14 days of purchase to obtain a full refund of the premium paid.

We will consider a partial refund of your premium 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 refund, then we will refund 50% of the total policy premium you have paid.

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