

Travel Insurance

Insurance Product Information Document

Company: Ok to Travel Limited

Product: Travel Insurance Policy

Registered in England No. 7853619 Registered office: 58 Market Square, St Neots, Cambridgeshire, PE19 2AA. Ok to Travel Ltd is an appointed representative of Freedom Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority. Register number 570432. This insurance is underwritten by Union Reiseversicherung AG which is registered in Germany. URV is authorised in Germany by BaFin and is subject to limited regulations in the UK by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.



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 for a single trip or an annual multi trip.



What is insured?

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

The policy covers up to the following (amounts in Euros if covered on our Republic of Ireland policy):

✓ If your departure is delayed by 12 hours or more	£100
✓ If you miss your departure from the UK	£500
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£1,000
✓ If your possessions are delayed	£2,000
✓ If you require a holiday to recuperate from surgery	£750
✓ If a natural disaster occurs	£1,000
✓ If your possessions are lost, stolen or damaged	£2,000
✓ If your cash is lost or stolen	£400
✓ If your passport is lost or stolen	£300
✓ If you are mugged or hijacked	£500
✓ If your mobility equipment is lost, stolen or destroyed	£2,500
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£15,000
✓ If you suffer death or injury following an accident	£15,000

You can add the following optional covers to the OK to Travel (OKTT) policy:

Hazardous Sports extension

Golf and Winter Sports extension



What is not insured?

Excesses apply on the OK to Travel (OKTT) policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.

- ✗ The excess for a Medical or Repatriation claim is £500
- ✗ Cancellation or Curtailment claims are not covered
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ 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
- ✗ There will be no cover if the FCO advise against travel to your destination
- ✗ 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 an OKTT 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 (you are covered for a stopover of no more than 72 hours or 20% of the total trip duration outside of the selected area)
- ! If you fail to fully insure the cost of the trip, we will not pay more than the proportionate cost of the trip for any cancellation or curtailment claims.
- ! 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 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 for single trip policies (see below) and three options available for annual multi-trip policies (Europe/Area 3, Rest of World/Area 5 & Worldwide/Area 6); please visit www.oktotravelinsurance.co.uk or call on 01223 446 920 for full definitions:

- ✓ Area 1: UK & Channel Islands
- ✓ Area 2: Europe excluding Egypt, Israel, Spain, The Canaries, Turkey, Cyprus & Malta
- ✓ Area 3: Europe excluding Egypt & Israel
- ✓ Area 4: Worldwide excluding Singapore, China, Hong Kong, Mexico, USA, Canada & The Caribbean
- ✓ Area 5: Worldwide excluding USA, Canada & The Caribbean
- ✓ Area 6: Worldwide



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 Ok to Travel Ltd website www.oktotravelinsurance.co.uk or you can call Ok to Travel Ltd on 01223 446 920



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year.

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 Ok to Travel Ltd on 01223 446 920 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) and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, 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.