

# Travel Insurance

## Insurance Product Information Document

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### Product: Big Cat Travel Insurance Policy (Standard cover)

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

### What is this type of insurance?

This is travel insurance, available on a single or annual multi-trip basis, with optional sections of cover. It covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; lost or stolen passport and legal expenses.



#### What is insured?

- ✓ **Emergency medical, repatriation, hospital and associated expenses** - Up to £5 million in total for diagnostic tests, treatment, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Up to £15,000 compensation if you lose your sight or limb, £10,000 if you are unable to ever work again and up to £7,500 compensation if you die following an accident on your journey.
- ✓ **Cancelling / cutting short your journey** - Up to £2,000 in total for lost pre-paid travel and accommodation costs.
- ✓ **Delayed departure/arrival** - Up to £100 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively up to £1,000 in total if you abandon your journey on the outbound leg only.
- ✓ **Hijack** - Up to a £3,000 benefit in total if you are hijacked on your journey.
- ✓ **Missed departure** - Up to £300 in total for extra transport or accommodation costs to continue your journey, if you miss your outbound transport.
- ✓ **Seat bumping** - £200 if the airline prevent you from travelling on your booked flight, because they have overbooked your flight.
- ✓ **Loss of passport or visas** - Up to £250 in total for costs to obtain temporary documents on your journey.
- ✓ **Legal expenses** - Up to £10,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Personal effects** - Up to £1,500 in total for items lost, stolen or damaged on your journey.
- ✓ **\*End supplier failure** - Up to £1,000 cover if the booked airline (or other travel provider) fails financially.

**Optional cover** - Subject to an extra premium being paid, cover is available for Missed flight connections, Valuables / gadget pack, Winter sports and Car hire excess waiver.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless the appropriate premium has been paid or we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from your use or abuse of solvents or drugs (unless medically prescribed), or the effects of alcohol.



#### Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! The policy has an age limit and certain levels of cover may be restricted according to the age of the insured person. You must be aged 69 years or under at the date your policy premium is paid.
- ! **Annual multi-trip policy** - Trips booked to last longer than 30 days cannot be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

\* End supplier failure cover is underwritten by Liberty Mutual Insurance Europe SE which is regulated by the Financial Conduct Authority.



## 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 unless this is within the permitted stop over allowance described. 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 Travel Advice Unit of the British Foreign and Commonwealth Office or the World Health Organisation has advised against travel, unless agreed otherwise with the insurer.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

### For single trip cover

Cancellation cover begins from the issue date shown on your booking invoice or validation certificate (as applicable) and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

If you have paid the extra premium to make a temporary return home during your trip, cover is temporarily suspended while you are in your home country.

### For annual multi-trip cover

Cancellation cover begins on the start date shown on your booking invoice or validation certificate (as applicable) or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

Cover cannot start after you have left your home country. Each trip must begin and end in your home country.

Cover ends when you return home or at the end of the period of cover as shown on your booking invoice or validation certificate (as applicable), whichever is earlier.



## How do I cancel the contract?

You have 21 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, contact your issuing agent.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 21 day cancellation period but no refund will be made.