

# Insurance Product Information Document

All Seasons Underwriting Agencies Limited

Authorised and Regulated by the Financial Conduct Authority. Ref No: 308488.

The insurer for this insurance is Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

asua

## Halsbury Travel Single Trip Group Travel Insurance

### What is this type of insurance?

This document provides a summary of the main cover and exclusions for a Single Trip Travel Insurance. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the validation certificate, policy schedule and policy wording.

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s).



### What is insured?

The main value of the cover provided is for medical emergencies when abroad and for personal liability.

This policy pays, in accordance with the terms, conditions and exclusions of the policy wording, in the event that you:

- ✓ Should you need to cancel or curtail your trip due to unforeseen health issues affecting your trip.
- ✓ Emergency Medical Treatment abroad should you suffer an unexpected injury or illness while abroad.
- ✓ Are delayed en route.
- ✓ Should you fail to arrive at the departure point in time to board the public transport on which you are booked to travel for the international outbound and return legs of your trip.
- ✓ Suffer loss or damage to your baggage or personal effects while abroad.
- ✓ Personal liability (including legal costs and expenses) against any amount an insured person becomes legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental.

The policy covers you, and any other person named on the validation certificate travelling with you. The main sections of the policy and benefit levels are listed below, with full details contained in the policy schedule and policy wording.

**Please refer to the schedule of cover and policy wording for the full benefits covered, terms, conditions and exclusions of this insurance which is available upon request.**

- ✓ **Cancellation and Curtailment** up to £3,500
- ✓ **Emergency Medical, Repatriation and Other Expenses** up to £5,000,000
- ✓ **Personal Accident** up to £25,000
- ✓ **Delayed Departure** up to £500
- ✓ **Missed Departure** up to £600
- ✓ **Baggage Cover** up to £1,500
- ✓ **Personal Money, passport & Documents** up to £500
- ✓ **Personal Liability** up to £2,000,000
- ✓ **Legal Expenses & Assistance** up to £50,000
- ✓ **Winter Sports**



### What is not insured?

The following are some examples of what is not covered. For full details of all exclusions, please Refer to the policy wording.

- ✗ Any medical condition an insured person has with which a medical practitioner has advised the insured person not to travel (or would have done so had the insured person sought his/her advice), but despite this the insured person still travels.
- ✗ Any surgery, treatment or investigations for which an insured person intends to travel outside of his/her home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).
- ✗ Suicide, drug use, alcohol or solvent abuse and an insured person putting themselves at risk.
- ✗ Participation in or practice of any professional sports or entertaining.
- ✗ Travelling against World Health Organisation (WHO), Foreign & Commonwealth Office (FCO) advice or against the advice of a European Union recognised Government body.
- ✗ Pre-existing medical conditions. Certain pre-existing medical conditions may be covered as standard. Please refer to Part 1 - Important Information in the policy wording.
- ✗ Any claims which would result in breaches of UN resolutions or Trade or Economic sanctions or other laws of the UK, EU or USA.
- ✗ This insurance is only available to persons who are currently registered with a medical practitioner in their country of residence or entitled to free public healthcare under reciprocal arrangements currently in place in the United Kingdom, European Union or EEA.
- ✗ This is not a private medical insurance. If you need any emergency medical treatment or emergency travel assistance whilst abroad, please contact our 24 hour Emergency Assistance Company, Mayday Assistance. Not contacting them, or not following their instructions, could affect your claim. Full details are shown under the Making a Claim Section.
- ✗ Please note that under most sections of this insurance, claims will be subject to an excess. This means that you will be responsible for the first part of each and every claim per incident claimed for, under each section by each insured person, unless an additional premium has been paid so that an excess is not payable.



### Are there any restrictions on cover?

The following are some examples of restrictions.

Please refer to the policy wording for full restrictions.

- ! Please note that under most sections of this insurance, claims will be subject to an **excess**. This means that **you** will be responsible for the first part of each and every claim under each Section of Cover.
- ! Children under 16 years old must travel with an insured adult.
- ! The maximum trip duration is for a maximum 31 days.
- ! Winter sports trip duration is for a maximum 17 days



## Where am I covered?

### For SINGLE TRIP INSURANCE:



- ✓ Worldwide including USA, Canada, Japan & the Caribbean

Please note that there are restriction for travel to some countries due to sanctions and travel advice recommendations. Please refer to the policy document for full details.



## What are my obligations?

### AT THE START OF YOUR POLICY:

- Children under the age of 16 years must travel as part of the group with adult supervision.
- This travel insurance policy contains conditions and exclusions in relation to the health of the insured persons and of others who might not be travelling with an insured person but whose well-being the insured person's trip may depend upon.
- All insured persons must comply with the conditions relating to pre-existing medical conditions and health changes in order to have the full protection of this insurance. If an insured person does not comply with these conditions we may cancel the insurance, or refuse to deal with the insured person's claim or reduce the amount of any claim payment.

**Please refer to Part 1 – Important Information in the policy wording regarding Medical Conditions and Health Changes a copy of which is available upon request.**

### DURING THE PERIOD OF INSURANCE:

- You must at your own expenses, supply any information, evidence and receipts we require including medical certificates signed by a registered medical practitioner, police reports and other necessary reports following loss or injury.
- You must take reasonable care to protect against damage, accident, injury or illness at all times.

### IN THE EVENT OF A CLAIM:

- You must notify us as soon as practicable in the event of a claim, and as follows:

#### Emergency Medical Assistance abroad:

##### MAYDAY ASSISTANCE (a 24 hour service)

Telephone: +44 (0) 1273 624 661      Fax: +44 (0) 1273 606 390      Email: [operations@maydayassistance.com](mailto:operations@maydayassistance.com)

#### For all other claims:

##### RIGHTPATH CLAIMS (Monday – Friday 9am – 5pm UK time)

Telephone: +44 (0) 208 667 1600      E-mail: [claim@rpclaims.com](mailto:claim@rpclaims.com)



## When and how do I pay?

- The full amount of the premium is paid by the Group Policyholder when taking out this insurance.



## When does the cover start and end?

- **Single Trip Cover:**

The period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the Validation Certificate. Under these policies Section A - Cancellation cover will be operative from the time you pay the premium.