

# Travel Insurance

## Insurance Product Information Document

Company: Insurance Company 'Euroins' AD authorised and regulated by the Bulgarian Financial Supervision Commission. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. 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.

travel counsellors



**Product: Travel Counsellors**  
**Direct Classic Cover**

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

### What is this type of insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



#### What is insured?

##### Up to the sums insured below :

- ✓ £5,000,000 Medical & Repatriation expenses
- ✓ £1,500 Cancellation or Curtailment.
- ✓ £150 Hospital benefit (limited to £25 per 24 hours).
- ✓ £10,000 Personal Accident (permanent total disablement, loss of limbs or sight), if aged between 18 and 65.
- ✓ £5,000 Personal Accident (death only), if aged between 18 and 65 or £2,500 if over 65 or under 18
- ✓ £10,000 for Legal Expenses.
- ✓ £2,000,000 Personal Liability.
- ✓ £1,000 for loss or theft of Personal Possessions (£200 single article and valuables limit. £150 valuables limit if under 18).
- ✓ £200 for loss or theft of personal money (£100 if under 18).
- ✓ £250 for loss or theft of your passport.
- ✓ £100 Pet Care (limited to £20 per 24 hours).
- ✓ £200 Travel Delay (limited to £20 per 12 hour delay).
- ✓ £500 for Missed Departure.
- ✓ £200 Mugging benefit
- ✓ £1,000 Hijack benefit (limited to £100 per 24 hours).
- ✓ £200 Withdrawal of services (limited to £25 per 24 hours).

##### Optional benefits available subject to payment of the appropriate additional premium:

- Winter Sports cover if you are under the age of 66.
- Coverage for cruise holidays.
- Wedding cover
- Business cover
- Golf cover
- Flight cancellation
- Travel disruption



#### What is not insured?

- ✗ The excess as set out in the policy wording.
- ✗ Trips outside your period of insurance or over the trip limits for Annual Multi-Trip policies.
- ✗ Medical expenses above £500 unless we have authorized them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company.
- ✗ Medical costs incurred in the USA which exceed 150% of the published medical rates for the same or similar treatment as payable by US medicare.
- ✗ Pre-existing medical conditions which are not on the waived condition list or for which you have failed to comply with the policy terms surrounding the waived condition list (you will need to refer to the policy wording for full terms and conditions surrounding waived conditions) or which you have not declared fully to us and had accepted by us for cover in writing, for yourself and/or for your non-travelling immediate relative and/or travelling companion.
- ✗ Sports and activities not listed in the wording.
- ✗ Cruise holidays if you have not paid the additional premium.
- ✗ Claims arising from prohibitive regulations by the government of any country.
- ✗ Cover if you decide not to go on your trip.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Suicide.
- ✗ Terrorism other than for medical expenses or personal accident.
- ✗ Travel against Foreign, Commonwealth & Development Office advice unless the FCDO advice relates solely to Coronavirus and you have a Single Trip European policy.
- ✗ Travel against government lockdown regulations.
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Claims arising from bankruptcy/liquidation of any tour operator, travel agent or transportation company.
- ✗ Any cancellation or curtailment claims arising from government or Foreign, Commonwealth & Development Office advice warning against all travel, or all but essential travel, for any reason including epidemic or pandemic, including but not limited to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these.
- ✗ Self-exposure to needless danger.
- ✗ Motor biking above 250cc or quad biking.
- ✗ Anything mentioned in the "What is not covered" in the General Exclusions in the policy wording.



See overleaf for cover restrictions



## Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom and registered with a GP.
- ! You must be in the UK, and not already travelling when you buy your policy.
- ! Your trip must start and end in the United Kingdom and you must have a return ticket.
- ! Cover is only provided for trips in the United Kingdom if you have a minimum of two nights' pre-booked and pre-paid accommodation.
- ! You must be under the age of 80 years old when you purchase an annual multi-trip policy.
- ! You must be under the age of 66 when you purchase Winter Sports cover and you must pay the appropriate extra premium.

(continued next column)



## Are there any restrictions on cover? (continued)

- ! Single Trips are limited to 182 days up to 65 years. If you are aged between 66 and 69 years trips are limited to 62 days. If you are aged between 70 and 75 years, trips are limited to 45 days. If you are aged 76 years or over trips are limited to 31 days.
- ! Annual Multi-trip Policies do not limit the number of trips in the policy year but you are limited to 60 days per trip if you are 65 or under. If you are over the age of 65, you are limited to 31 days per trip.
- ! Personal Liability coverage is restricted on certain sports and activities - please refer to the table in the policy wording.



## Where am I covered?

- ✓ This insurance covers you within the Geographical Limits stated within your policy schedule.
- ✓ If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.



## What are my obligations?

- You must take care to review and understand your policy terms, conditions and exclusions. This document is only a summary of benefits and does not contain all limitations.
- You must make sure you meet the eligibility criteria under this policy.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this will invalidate your policy and claims will not be paid meaning that you will be liable for any related costs.
- You must at all times act as if you are not insured.



## When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card.



## When does the cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



## How do I cancel the contract?

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given.