Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: https://register.fca.org.uk

Product: ERGO Travel Insurance – Protect– Backpacker

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an extended trip within the geographical area and the cover dates you have chosen.

What is insured?

- ✓ **Emergency Medical Expenses incl 24/7 Assistance –** £10,000,000
- ✓ **Cancellation –** up to £3,000
- ✓ **Cutting Your Trip Short and Loss of Holiday –** up to £3,000
- ✓ **Personal Accident –** up to £20,000
- ✓ **Personal Belongings –** up to £1,500
- ✓ **Personal Money –** up to £400
- ✓ **Loss of Passport –** up to £200
- ✓ **Baggage Delay –** up to £200
- ✓ **Missed Departure –** up to £1,000
- ✓ **Travel Delay –** up to £280
- ✓ **Personal Liability –** up to £2 million
- ✓ **Legal Costs and Expenses –** up to £25,000
- ✓ **Hijack –** up to £1,000

Optional Covers:

- Gadget

What is not insured?

- ✘ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✘ Pre-existing medical conditions.
- ✘ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✘ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✘ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✘ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✘ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✘ Medical treatment which can wait until you return home.
- ✘ Private medical treatment unless agreed by us.
- ✘ Personal belongings – "new for old" cover only if item less than 1 years old.
- ✘ Any claim for personal belongings where you have not taken steps to prevent loss.
- ✘ Business trips.
- ✘ Sea-going cruises
- ✘ Winter sports..
- ✘ Gadgets e.g. smart phones unless Gadget Cover selected.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.

Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

! Maximum age is 64 years

! Maximum trip limit 550 days

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. 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 (FCDO) 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 fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines or medications relating to your destination prior to your trip.

When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.

When does the cover start and end?

Policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.

How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. The right to cancel during this period does not apply to a policy that lasts less than one month.

To cancel the policy, please email contact@ergo-travel.co.uk or call the Customer Helpline on +44 (0)1403 788513.