Travel Insurance
Insurance Product Information Document

WRIGHTSURE insurance group

Company: AWP P&C SA, authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised and regulated by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: The UK Holiday Group Limited Travel Insurance

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

What is insured?

- ✔ **Trip cancellation (Up to £3,000)** Reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✔ **Trip interruption (Up to £3,000)** Reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✔ **Travel delay (Up to £60)** Reimbursement of additional expenses due to a transportation delay during a trip by more than 4 hours from the original departure time.
- ✔ **Baggage (Up to £1,500) and Baggage delay (Up to £100)** Reimbursement in case of damage, theft or loss of items. Reimbursement for essential items purchased if luggage is delayed by more than 12 hours.
- ✔ **Emergency medical/dental cover abroad and Emergency transport (Up to £2,000,000)** Advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). Dental care is limited to up to **£250**.
- ✔ **Personal liability (Up to £2,000,000)** Costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✔ **Travel accident (£15,000)** Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your trip.
- ✔ **Travel services during your trip -** Assistance in finding a doctor or medical facility.
- ✔ **Loss of travel documents (Up to £200)** Reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- ✔ **Personal money (Up to £200)** Reimbursement in case of theft or loss of personal money.
- ✔ **Legal expenses (Up to £25,000)** Legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

What is not insured?

- ✘ Events occurring outside the validity dates shown on the policy confirmation document.
- ✘ Claims arising from an event you had prior knowledge of before taking out the insurance or booking a trip (whichever is later).
- ✘ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✘ Damage of any kind that is intentionally caused by you or with your agreement.
- ✘ An epidemic or pandemic except as expressly stated under Trip cancellation, Trip interruption, Emergency medical/dental cover abroad and Emergency transportation sections.
- ✘ Claims relating to non-individual epidemic and/or pandemic events.
- ✘ Claims arising due to pre-existing medical conditions, unless the policy requirements for cover are met.
- ✘ Violations of international sanctions, laws or regulations.
- ✘ Taking part in activities where there is an increased risk of injury
- ✘ War or acts of war, whether war has been declared or not.

Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, the Channel Islands or the Isle of Man.
- ! Claims relating to existing medical conditions may be excluded unless the policy requirements for cover have been met. Some medical conditions may need to be declared for trips abroad and an increased premium may need to be paid for these to be covered.
- ! Your policy contains limits on the age of the insured persons and certain levels of cover are restricted according to their age.
- ! The length of the journey that can be covered is limited to 31 days maximum.
- ! 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.

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 policy confirmation document or schedule (i.e. Booking Confirmation Invoice).

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit **gov.uk/foreign-travel-advice**

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 at the time of purchase of this insurance.

When does the cover start and end?

Your policy provides cover during the period shown on your policy confirmation document or schedule (i.e. Booking Confirmation Invoice).

How do I cancel the contract?

You have 14 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, please use the contact details provided in the policy wording.

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 14 day cancellation period but no refund will be made.