

TRIP CANCELLATION INSURANCE

Insurance Product Information Document

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Product: Traveller's Choice Trip Cancellation Insurance

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule. What is this type of insurance? This is a trip cancellation insurance policy.

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What is insured?

The policy covers up to the following: £3,500

- ✓ If you are not able to go on your trip as a result of an Insured person becoming ill (including with an infectious disease within 14 days of your trip starting (including contracting COVID-19)), is injured or dies.
- ✓ You, a Travel Companion, a Close Relative, Close Business Colleague, or the person you are going to stay with becomes ill (excluding contracting COVID-19) is injured or dies.



What is not insured?

- ✗ Excesses apply on the policy and are shown in the Policy Document - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you have not told us about or where we have not agreed to cover them in writing.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you cannot travel.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover for cancellation due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.



Are there any restrictions on cover?

- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation or the results of any test or investigations, unless these relate to an already diagnosed condition you have told us about.
- ! There is no cover to cancel or cut short a trip because any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover if the FCDO (Foreign, Commonwealth and Development Office) advise against travel to your destination except for those reasons stated in the policy wording.
- ! There is no cover for any loss that is insured or guarantees by any other existing protection such as Package Travel Regulations.
- ! There is no cover for persons 75 years of age or more at the date of payment of the premium.
- ! This policy only covers trip cancellation. There is no cover for anything else under this policy.



Where am I covered?

- ✓ United Kingdom



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any question we may ask you.
- Premiums must be paid on time.
- If you need to make a claim, you must provide us with a fully completed claim form as soon as possible.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this using one of the payment options given by the seller of this insurance.



When does the cover start and end?

This insurance covers the period from the date on which you pay your premium until the trip departure/start date shown in your policy schedule.



How do I cancel the contract?

You are free to cancel this policy at any time however after 14 days there will be no refund of premium. If you wish to cancel within 14 days of receipt of the policy documents, you may do so by calling or writing to your issuing agent for a full refund providing you have not travelled and no incident has occurred or claim has been made.