

Single Trip Travel Insurance

Insurance Product Information Document

This insurance is provided by Accident & Health Underwriting Limited on behalf of Ark Syndicate Management Limited (syndicate 4020 at Lloyd's) which is registered in the UK. Ark Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Reference Number: 461952.

The following summary does not contain the full terms and conditions of the contract which can be found in your certificate documentation. The agreed sums insured are specified in your certificate schedule.

What is this type of insurance?

This insurance is designed to cover numerous different aspects of a holiday trip which does not exceed the period of insurance stated in your schedule and for which the premium has been paid. A brief summary of what is covered in the full package is outlined below.

IMPORTANT: In respect of Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2:

✗ There is no cover under any section of the insurance, except:

- The Medical and Additional Expenses section is limited GBP 250,000 for medical and surgical treatment, funeral costs and/or the cost to return home if your original ticket cannot be used or such costs are not available free of charge;
- Cancellation cover will be operative if the Insured Person catches COVID-19 within 7 days of the departure date of the outward trip.

Coronavirus cover is applicable for double-vaccinated or medically exempt Insured Persons only.



What is insured?



Medical and Additional Expenses

Hospital and other medical expenses incurred due to bodily injury or illness whilst outside the United Kingdom and within 12 months of the illness or injury. 24 hour emergency medical assistance is included.

In respect of Coronavirus:

Double-vaccinated or medically exempt Insured Persons only: Limited to GBP 250,000 for medical and surgical treatment, funeral costs and/or the cost to return home if your original ticket cannot be used or such costs are not available free of charge.



Cancellation and Curtailment

Reimbursement for unused travel and accommodation costs if you have to cancel or cut short your trip for specified reasons.

In respect of Coronavirus:

Double-vaccinated or medically exempt Insured Persons only: Cancellation only, as a result of catching COVID-19 within 7 days of the outward trip.



Journey Continuation and Delay

Additional travel and accommodation costs if you are delayed in reaching your international departure point due to specified reasons.



What is not insured?

Medical and Additional Expenses

- ✗ The first GBP50 of each loss, each Insured Person.
 - ✗ Any expenses incurred more than 12 months after the date the first expense was incurred or any continuing expense if the Insured Person has refused the option of repatriation to the United Kingdom.
 - ✗ Costs of in-patient hospitalisation or repatriation not pre-authorised by the Emergency Service Company.
 - ✗ Costs of continuing medication for any health condition known to exist at the start of a trip.
 - ✗ Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
 - ✗ Subsistence, other than as a hospital in-patient, and phone charges other than to the Emergency Service Company.
- #### Cancellation and Curtailment
- ✗ Curtailment: Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), any mutant variation of SARS-CoV-2 or any fear or threat thereof.
 - ✗ The first GBP50 of each loss, each Insured Person.
 - ✗ Any condition or set of circumstances known to exist and which could have been expected to cause the trip to be cancelled or curtailed.
 - ✗ Pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.
 - ✗ Any expenses that have been paid for using vouchers, reward or loyalty points or schemes.
 - ✗ Any costs or expenses claimable under the Package Travel and Linked Travel Arrangements Regulations 2018, ATOL Regulations or Section 75 of the Consumer Credit Act.
- #### Journey Continuation and Delay
- ✗ In respect of Journey Continuation only: The first GBP50 of each loss, each Insured Person.
 - ✗ Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or Port Authority or similar.
 - ✗ Any condition or set of circumstances known to you at the time of effecting this Insurance or booking a trip, where such

- ✓ **Personal Liability**
If you become legally liable to pay claims for accidental bodily injury to the public.

- ✓ **Legal Expenses**
For pursuit of a claim against a third party who has caused you bodily injury.

- ✓ **Personal Accident**
Payable in event of death or permanent total disablement due to an accident.

- ✓ **Hospital Benefit**
A cash benefit for each complete day spent as a hospital in-patient outside the United Kingdom.

- ✓ **Personal Baggage, Clothing or Effects**
Permanent loss of or damage to your baggage and belongings.

- Delayed Baggage**
For the purchase of immediate necessities if baggage is temporarily lost or delayed in transit.

- ✓ **Car Hire Excess Waiver**
Reimbursement (after all waivers have been taken) of any monetary excess or deductible that you are legally liable to pay following loss or damage to a rental car hired by you.

- ✓ **Ski Passes, Equipment and Clothing Hire and Tuition Fees**
Reimbursement due to loss of ski pass or reimbursement of unused fees due to injury, illness or cancellation of the trip.

- ✓ **Piste Closure**
Compensation or travel expenses due to lack of snow at your resort.

- ✓ **Avalanche**
Travel and accommodation if you are delayed at your resort due to avalanche.

- condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section.
- ✗ **Personal Liability**
Accidental bodily injury to any member of your family or household or to any employee or business associate.
- ✗ Loss of or damage to property belonging to or in the care, custody or control of you or any member of your family or household or of an employee or business associate.
- ✗ The ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, surfboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals.
- ✗ **Legal Expenses**
Expenses incurred without the Underwriters' written consent (which shall not be unreasonably withheld).
- ✗ Actions against travel agents, tour operators, Underwriters or their agents, your family, an employee or business associate or the Assured.
- ✗ **Personal Accident**
Mountaineering or rock climbing involving ropes or guide ropes, or free climbing, potholing or motor sports, sports tours or aeronautics / aviation other than as a passenger.
- ✗ **Hospital Benefit**
Any claims where you are involved in (except as a spectator) mountaineering or rock climbing normally involving the use of ropes and/or guide ropes, or free climbing, or potholing, or motor sports or any other sports tours, or aeronautics or aviation, other than as a passenger.
- ✗ **Personal Baggage, Clothing or Effects**
The first GBP50 of each loss, each Insured Person.
- ✗ Unattended personal effects, travellers' cheques or money.
- ✗ Money or valuables lost or stolen if not reported to the police within 24 hours and written statement obtained.
- ✗ Jewellery, valuables, travellers' cheques or money left in the custody of a carrier.
- ✗ Property confiscated by Customs.
- ✗ **Car Hire Excess Waiver**
Losses where the insured person has not taken up all comprehensive insurance or waivers offered by the licensed rental agency against loss or damage to the rental car (whether discretionary or mandatory).
- ✗ **Ski Passes, Equipment, Clothing Hire, Tuition Fees**

- ✗ **Piste Closure**
Any claims within Europe for trips commencing or ending during the period 1st May to 30th November inclusive.
- ✗ Any claims where the Tour Operator has made alternative travel arrangements.

- ✗ **Avalanche**
Any claims within Europe for trips commencing or ending during the period 1st May to 30th November inclusive.



Are there any restrictions on cover?

- ! **IMPORTANT: In respect of Coronavirus (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) or any mutant variation of SARS-CoV-2 there is no cover under any section of the insurance except:**
 - The Medical and Additional Expenses section is limited to GBP 250,000 medical and surgical treatment, funeral costs and/or the cost to return home if your original ticket cannot be used or such costs are not available free of charge.
 - Cancellation cover is limited to catching COVID-19 within 7 days of the departure date of the outward trip.
- ! **Coronavirus cover is applicable for double-vaccinated or medically exempt Insured Persons only.**
- ! There may be endorsements applicable to your insurance. These will be attached to your Certificate Schedule.
- ! Any trip booked or commenced contrary to medical advice or to obtain medical treatment, or after a terminal prognosis has been made.
- ! Any claims if you are aged 75 years or older at the commencement of the trip, unless declared to and agreed by Underwriters.
- ! Any claims or expenses arising directly or indirectly from any medical condition of yours for which medical advice, treatment, care or monitoring has been given by a Medical Practitioner or hospital during the 12 months prior to booking the trip or the Date of Issue of this Certificate, whichever is the later.
- ! This exclusion shall not apply to any medical condition for which you take regular continuing medication provided that there has been no change in the type, frequency or quantity of drugs within the last 12 months. However, no claims or expenses relating to such condition will be admitted hereunder in the event of your failure to take such drugs in accordance with the medical advice given.
- ! Any trip in connection with your business or occupation unless declared to and agreed by Underwriters.
- ! Any claim arising out of any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including anxiety, stress, depression and/or post-traumatic stress disorder.

- ! Any claims for expenses arising as a consequence of a loss (e.g. loss of earnings due to an accident, changing locks due to lost keys).
- ! Any claim or provision of any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- ! Any claim or benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would contravene local laws or regulations.
- ! Any claim involving an act by you that is deemed to be an illegal act in the United Kingdom or the country in which you are travelling.



Where am I covered?



Europe or World-wide (as shown in your schedule), excluding travel to Afghanistan, Belarus, Central African Republic, Chad, Cuba, Democratic Republic of Congo, Iran, Iraq, Ivory Coast, Libya, Mali, Niger, Nigeria, North Korea, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Russia, Somalia, South Sudan, Syria, Ukraine and Yemen (unless declared to and agreed by the Underwriters and the appropriate additional premium paid).



What are my obligations?

- The information you give to your Insurance Agent must be accurate and correct to the best of your knowledge.
- You must pay the premium to your Insurance Agent.
- This is a summary document only. You must read the Certificate of Insurance in order to fully understand the terms, conditions and exclusion of the contract you have entered into.



When and how do I pay?

For full details of when and how to pay, you should contact your Insurance Agent.



When does the cover start and end?

Cancellation cover: Cover commences from the date of issue shown on your schedule and expires when you commence your trip.
For all other sections of cover, including curtailment: Cover commences from the time of leaving home (or place of work if later) during the whole trip away until return to home (or place of work if earlier).



How do I cancel the contract?

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to your Insurance Agent at the address shown in the schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier.
- There will be no refund after this time or if a claim is made.

If the Period of Insurance is 3 months or longer: -

- You can cancel the insurance from inception and receive a full refund of premium and tax (where applicable) if the certificate and schedule is returned to your Insurance Agent shown in the Schedule within 14 days of receipt.

There will be no refund after this time or if a claim is made. However should you believe that there are legitimate reasons to have cancelled mid-term, then they may request a refund and this will be considered at the Underwriters' discretion.