Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

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Product: Switched On Travel Insurance – Backpacker - Ultimate

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 –** up to £15 million
- ✓ **Cancellation –** up to £5,000
- ✓ **Curtailment and Loss of Holiday –** up to £5,000
- ✓ **Personal Accident –** up to £15,000
- ✓ **Personal Possessions –** up to £2,000
- ✓ **Personal Money –** up to £500
- ✓ **Passport and Other Documents –** up to £250
- ✓ **Baggage Delay –** up to £750
- ✓ **Missed Departure –** up to £1,250
- ✓ **Travel Delay –** up to £400
- ✓ **Personal Liability –** up to £2 million
- ✓ **Hijack –** up to £1,000
- ✓ **Legal Costs and Expenses –** up to £25,000
- ✓ **Financial Failure –** up to £2,500
- ✓ **COVID-19 cover -** up to limits shown under the Cancellation, Curtailment and Loss of Holiday and Emergency Medical Expenses sections above

Optional Covers:

- Extended Travel Disruption
- Gadget
- Enhanced COVID-19 Protect

What is not insured?

- ✘ Some sections of the policy may be subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✘ Pre-existing medical conditions unless agreed.
- ✘ 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 further details.
- ✘ Personal possessions – "new for old" cover only if item less than 1 years old.
- ✘ 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.
- ✘ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✘ Gadgets e.g. smart phones unless Gadget Cover selected.
- ✘ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✘ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover or Enhanced COVID-19 protect sections.

Are there any restrictions on cover?

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

! Maximum age is 65 years

! Maximum trip limit is 547 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 (including COVID-19 where it has been offered to you) 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?

Backpacker 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 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. To cancel the policy, please telephone 0330 041 2880 or email us at: travel.sales@SwitchedOnInsurance.com