

Travel Insurance

Insurance Product Information Document

Crispin Speers & Partners Ltd

IBT Travel Insurance - Single & Multi-Trip

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

What is this type of insurance?



This is travel insurance which covers personal accidents for individuals, and specified unexpected events that could occur during a covered trip, such as needing medical treatment abroad.

What is insured?



This policy covers up to the following:

✓ If you are not able to go on your trip	£3,000
✓ If your departure is delayed by 12 hours or more	£100
✓ If you miss your departure from the UK	£1,000
✓ If you choose to cancel after a delay of 24 hours	£3,000
✓ Return travel delay (flights only)	£500
✓ Return travel delay (coaches only)	£250
✓ If you need emergency medical treatment	£5m
✓ If you are confined in a public hospital	£500
✓ If you need to come home early	£3,000
✓ If your possessions are delayed	£100
✓ If your possessions are lost, stolen or damaged	£1,000
✓ If your cash is lost or stolen	£1,000
✓ If you are held legally liable for injury or damage	£2m
✓ If the organiser is held legally liable for injury or damage.	£5m
✓ If you need legal advice	£10,000
✓ If you suffer death or injury following an accident	£25,000

You can add the following optional covers to the policy

- Winter sports extension.

What is not insured?



- ✗ Excesses apply on the policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ If aged 18 or over travelling anywhere, or under 18 in full time education and travelling outside of Europe - existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you knew about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Trips longer than 31 days on a multi-trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)

Are there any restrictions on cover?



- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! Unless agreed with us, there will be no cover if the FCA advise against travel to your destination.
- ! 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've told us about.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! No cover for valuables or money unless within you, in a safe/safety deposit box or locked in your accommodation.

Where am I covered?



IMPORTANT: This will depend on your needs - the cover chosen will show on your Policy Schedule. There are six options available:

- Worldwide
- Worldwide excluding the United States of America, Canada and the Caribbean.
- Australia and New Zealand
- Europe incl Spain
- Europe excl Spain
- United Kingdom

What are my obligations?



- At the start of the policy, you must give complete and accurate answers to any questions 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.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy) or as soon as you possibly can thereafter.
- You must let us know of any changes to medical conditions or the health of anyone on the policy.

When and how do I pay?



The premium for your insurance policy is collected within the first booking deposit you pay to IBT Travel. Once we have received this deposit we will issue the policy.

When does the cover start and end?



Multi-trip travel insurance covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 76 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown on your policy schedule.

How do I cancel the contract?



You have a "cooling off" period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can cancel the policy within 14 days of purchase to obtain a full refund of the premium paid by contacting IBT Travel on 01292 477771.

Should you decide you wish to cancel your policy outside of the 14 day cooling off period, provided you have not travelled or claimed on the policy, you can cancel the policy and a £15 administration fee will apply and the refund will depend on the below:

For annual trip policies, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation.

For single trip policies, we will refund 50% of the policy premium and any additional premium applied to your medical conditions.