



Covid-19 Insurance – summary policy

If you are unable to travel because, you or anyone insured on this policy became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19), we will pay up to £3,000 per person for your proportion of prepaid transport charges, loss of accommodation and pre-paid excursions booked before you go on your trip.

This is a summary of our Insurance Policy.
To view the Policy in full please [click here](#)

(refer to page 11)

Travel Insurance

Insurance Product Information Document

Crispin Speers & Partners Ltd

IBT Travel Insurance - Single & Multi-Trip

Crispin Speers & Partners Ltd are authorised and regulated by the Financial Conduct authority. FRN 311507. Registered Office: St Clare House, 30-33 Minories, London, EC3N 1PE. Registered in England No. 01960404.

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, including Covid-19 Cover	£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
✓	Denial of boarding	£560

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.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, 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 you 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.
- ✗ 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).
- ✗ Any trip involving a cruise.
- ✗ Any gadget or mobile phone.

Are there any restrictions on cover?



- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! 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 FCDO 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, or gadgets 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.

- 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 schedule.
- You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice

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 the refund will depend on the below:

For Single trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.