Travel Insurance

Insurance Product Information Document

Company: AWP P&C S.A. – UK Branch

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The exception to this is the gadget cover, which is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

Products: Cover4insurance Study Abroad Travel Insurance – Premier Cover

This document provides a basic summary of the cover provided by the policy. The full terms and conditions are shown in the policy document, which you should read carefully to make sure you have the cover you need.

What is this type of insurance?
This is travel insurance for a single trip. The insurance provides cover for people for various events while they are travelling on their trip.

What is insured?

- ✓ **Trip cancellation (up to £3,000):** loss of pre-paid travel and accommodation expenses if you have to cancel your trip before it begins.
- ✓ **Trip interruption (up to £3,000):** unused non-refundable trip expenses if you have to end your trip early, and additional accommodation and transportation due to an interruption.
- ✓ **Travel delays, missed departures & connections (up to £200)**: reimbursements after a major delay to outward transport at the departure point, or extra transport or accommodation costs to continue your trip if you miss your outward or return transport.
- ✓ **Baggage (up to £2,000, limit of £300 in total for all high value items):** items lost, stolen or damaged during your trip.
- ✓ **Emergency medical/ dental cover abroad (up to £10 million):** hospital fees and dental costs if taken ill or injured during your trip.
- ✓ **Emergency transport (reasonable costs):** transporting you to the nearest appropriate medical facility if taken ill or injured during your trip, repatriation (returning you home) or funeral costs.
- ✓ **Personal liability (up to £2 million):** costs for injury or damage you cause to a person or their property.
- ✓ **Travel accident (up to £20,000):** compensation if you die, lose your sight, lose a limb or cannot work again following an accident during your trip.
- ✓ **Travel services during your trip (included):** Assistance in finding a doctor or medical facility.
- ✓ **Loss of travel documents (up to £300 plus remaining value of passport):** costs to get temporary documents on your trip plus a refund of the value of the period remaining on the lost passport.
- ✓ **Personal money (up to £200):** money lost or stolen during your trip.
- ✓ **Legal expenses (up to £15,000):** legal costs and representation to claim compensation from a third party responsible for your death, injury or illness.
- ✓ **Gadget cover (up to £2,000, single item limit of £1,500):** gadgets lost, stolen or damaged during your trip and the unauthorised use of data.

Optional cover (you will need to pay an extra premium for these)

- **Student study abroad cover**
  - loss of course fees up to £2,000
  - trip cancellation or trip interruption due to study course cancellation up to £3,000
- **Sports cover**
  - missed activity up to £400
  - replacement of sporting equipment up to £750
  - rental of sporting equipment up to £400
  - increased search and rescue cover (additional £1,500)

What is not insured?

- ✗ Claims where you cannot provide enough supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in the cover summary.
- ✗ The policy excess that applies.
- ✗ Circumstances you knew about before taking out the policy or booking your trip (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims caused as a direct or indirect result of something you are claiming for, such as loss of earnings as a result of being delayed in returning home.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Trip cancellation, Trip interruption, Travel delay & missed departure, Emergency medical/ dental cover abroad and Emergency transportation sections.
- ✗ Loss, theft or damage to sports equipment and costs associated with being unable to take part in any sports or leisure activity.

Are there any restrictions on cover?

- ! Cover is only available to people who live in the UK, the Channel Islands or the Isle of Man.
- ! We are unable to cover claims relating to existing medical conditions.
- ! You must be fit to travel on your trip and not travel against the advice of a doctor or where you would have been if you had sought their advice before commencing your trip.
- ! Your policy contains a limit on the age of the insured people. Cover is only available to people aged between 18 and 45 years inclusive on the date the policy is issued.
- ! There is a limit on the length of a trip that can be covered.
- ! There are general conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

Where am I covered?

You can choose 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 in your policy schedule. If you wish to discuss this further, please contact Cover4insurance on **0161 772 3390**.

Provided you follow any advice or recommendation made by the government in your country of residence and in any country you are travelling from, to or through, you will be covered in the area or country shown on your policy schedule. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip. For further details on FCDO travel advice, visit **gov.uk/foreign-travel-advice**.

What are my obligations?

- Answer any questions as truthfully and accurately as possible.
- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance.
- If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact Cover4insurance on **0161 772 3390**. We will advise you what cover we are able to provide, after the date of diagnosis.
- Read your policy carefully to make sure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage, and to keep any claim to a minimum.

When and how do I pay?

You will need to pay your premium in full for cover to apply. All cover will end if you do not pay the premium in full or if the policy is cancelled.

Payment can be made by debit or credit card and you can do this by contacting Cover4insurance on **0161 772 3390**.

When does the cover start and end?

Cancellation cover starts from the date you purchase your policy and ends when you start your trip. The cover for all other sections start when you begin your trip and finishes at the end of your trip. The start and end dates of your trip will be shown on your policy schedule.

Cover for all trips must begin and end in your country of residence and cover cannot start after you have already begun your trip.

If you make a temporary return to your primary residence within the period of cover, cover is temporarily suspended while you are in your country of residence.

How do I cancel the Contract?

Important - We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please phone Cover4insurance on **0161 772 3390** or email customerservices@cover4insurance.com. Alternatively, you can write to: Cover4insurance, The Stables, Old Co-Op Yard, Warwick Street, Prestwich, Manchester, M25 3HB.

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Cover4insurance within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

If you cancel the policy at any time after the 14 day cooling off period, you will not be entitled to any refund.