

Travel Insurance

Insurance Product Information Document

Company: This product is underwritten by Capacity Insights on behalf of the Insurer, Hamilton Insurance DAC, who are authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in connection with its UK branch. Firm reference number 484148. Registered office: 2 Shelborne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, D04W3V6

Product: Campbell Irvine Direct Travel Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives



What is insured?

- ✓ Emergency medical expenses up to £10,000,000 including:
 - Hospital benefit up to £300
 - Diagnostic tests up to £10,000
 - Emergency dental treatment up to £250
 - Transport of mortal remains/funeral abroad up to £1,000
 - Criminal injuries up to £5,000
 - Additional mountain rescue up to £2,000
- ✓ Personal legal liability up to £2,000,000
- ✓ Personal accident up to £25,000 including:
 - Accidental death if aged 16–65 years up to £10,000
 - Accidental death if under 16 or over 65 up to £1,000
 - Loss of limb or total irrecoverable loss of sight in both eyes up to £25,000
- ✓ Cancellation or curtailment up to £3,000
- ✓ Missed departure up to £300
- ✓ Delayed departure up to £100
- ✓ Hijack up to £3,000
- ✓ Abandonment of trip up to £2,000
- ✓ Personal possessions up to £2,000 including:
 - Personal possessions (single article, pair or set limit) £250
 - Personal possessions (valuables) £350
- ✓ Baggage delay (outward journey) up to £100
- ✓ Personal money up to £500
- ✓ Tickets up to £1,000
- ✓ Loss of passport or visas up to £250
- ✓ Legal expenses up to £50,000

You can add the following optional covers

- Wintersports cover
- Missed flight connections cover



What is not insured?

- ✗ Your travel to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (or all but essential) travel.
- ✗ Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus other than specifically detailed in this policy.
- ✗ The excess applicable to each section.
- ✗ Pre-Existing Medical conditions as defined in the Health Declaration/Health Exclusions section of the policy wording.
- ✗ Claims arising from your use (unless medically prescribed) or abuse of solvents or drugs or the effects of alcohol
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed on your return journey..
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Emergency Medical Assistance Company.
- ✗ Cover for wintersports or missed connections unless you have paid the additional premium for these cover sections and it is shown on your validation certificate or booking invoice.
- ✗ More than the maximum benefit limits (and sub-limits when they apply) as shown under each section of cover.



Are there any restrictions on cover?

- ! You must not be more than 74 years of age for single trip and 69 years of age for annual multi-trip at the date of purchase of this insurance.
- ! You must be a permanent resident in the United Kingdom and have your main home in the United Kingdom
- ! You must have been in the UK for a minimum of 6 months in the year prior to purchasing this policy;
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You are registered with a doctor in the United Kingdom.
- ! You must be in the United Kingdom at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! You trip must start and end in the United Kingdom.



Where am I covered?

IMPORTANT: this will be shown on your Certificate. You will not be covered if you travel outside the area you have chosen unless this is within the permitted stopover allowance. We have four options available to you; please contact us if you wish to discuss further.

Area 1 (The UK Area): England, Scotland, Wales and Northern Ireland. There is no cover for medical expenses when travelling in the UK area.

Area 2 (Europe): Means the continent of Europe west of the Ural Mountains and includes the Isle of Man, the Channel Islands, Iceland, Jordan, Madeira, Republic of Ireland, the Canary Islands, Azores and Mediterranean Islands as well as the countries bordering the Mediterranean.

Area 3: Worldwide excluding North America and Mexico.

Area 4: Worldwide including North America and Mexico.

Please note: This insurance policy will not cover you to travel to a specific country or to an area where, prior to your trip commencing, the Foreign, Commonwealth & Development Office (FCDO) have advised against all (or all but essential) travel. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip, which you can find at: <http://www.gov.uk/foreign-travel-advice>.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure 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 minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected. The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

- For Single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your policy will be shown on your Validation Certificate or booking invoice.
- For Annual Multi Trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your Validation Certificate or booking invoice.



How do I cancel the contract?

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.

You are free to cancel this policy at any time. If you wish to cancel within 21 days of purchase and receipt of your policy documents you can apply for a full refund providing you have not travelled and no claim has been or will be made. If you cancel after the first 21 days no refund will be made.