Single Trip & Annual Multi-Trip Travel Insurance
Insurance Product Information Document

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Product: IWE Gold Cover

This Insurance Product Information Document provides a summary of the main cover and exclusions, and is not personalised to your specific individual needs. You can find the full information by reading your Policy Schedule and your Policy Booklet.

What is this type of insurance?

This cover provides a package of Travel Insurance benefits which can be bought as either a Single Trip or Annual Multi-Trip policy

What is insured?

The policy covers up to the following:

✓ **Cancellation and Curtailment – Up to £3,000**
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy.

✓ **Missed departure – Up to £500**
Cover for additional travel and accommodation costs if you arrive too late to travel on your booked transport from the UK due to reasons specified in the policy.

✓ **Travel delay – Up to £1,000 (£50 for each full 12 hour period)**
Cover if your first outward or final inward international departure from and to the UK is delayed for 12 hours or more due to reasons specified in the policy.

✓ **Abandonment - Up to £3,000**
Cover for if you choose to cancel your trip after a delay of 12 hours or more at the outbound journey from the United Kingdom or the Channel Islands.

✓ **Personal accident – £25,000 (death - £10,000), (limited to £1,500 if you are aged under 18 or over 75yrs of age)**
Cover for your accidental bodily injury whilst on your trip that results in your death or loss of limb, loss of sight or permanent total disablement.

✓ **Emergency medical and repatriation expenses (not private medical insurance) – Up to £10 million**
Cover for emergency medical treatment and additional expenses, repatriation and the services of a medical assistance company, outside your home country.

✓ **Hospital benefit - Up to £1,500 (£30 for each full 24 hour period)**
Cover if you are in a public hospital abroad as an in-patient during your trip.

✓ **Denial of boarding (overseas return quarantine) - £560 for Accommodation (£40 or each full 24 hour period) and/or £300 for Additional transport from Europe or £500 from Worldwide**
Cover if you were denied boarding on the return journey of your trip due to having or being suspected of having an infectious disease.

✓ **Baggage and Personal Possessions (not gadgets) – Up to £1,500**
Cover for items that are usually carried or worn during a trip if they are lost, stolen or damaged (single article and valuable limits apply).

✓ **Personal money – Up to £500**
Cover if your cash or money carried on you or left in a safety deposit box is lost, stolen or damaged.

✓ **Loss of passport and travel documents – Up to £500**
Cover if your passport carried on you or left in a safety deposit box is lost, stolen or damaged.

✓ **Personal liability – Up to £2 million**
Cover if you are legally liable to pay costs due to an incident caused directly or indirectly by you and that results in injury, death to a person or loss or damage to property.

✓ **Legal expenses – Up to £25,000**
Cover if you need to claim compensation due to your death, illness or personal injury.

✓ **Catastrophe - Up to £1,000**
Cover for reasonable additional costs of travel and accommodation if the pre-booked accommodation has been damaged due to a Catastrophe.

✓ **Hijack - Up to £500 (£40 for each full 24 hour period)**
Cover if you are confined as a result of hijack.

✓ **Kennel and cattery - Up to £200 (£30 for each full 12 hour period)**
Cover for additional fees if you are delayed returning home.

Optional additional cover available:

Gadget cover extension
Cruise cover extension
Wintersports extension
Golf extension
Missed connection extension
Natural catastrophe extension
Additional sports and hazardous pursuits extension
Business cover extension
Terrorism cover extension
Wedding cover extension

What is not insured?

✗ Excesses apply on the policy and are shown in your policy schedule - you are responsible for paying this amount in the event of a claim.
✗ If you purchase this insurance and are aware of circumstance that are likely to lead to a claim.
✗ Any medical expenses incurred in private medical facilities if we have confirmed medically capable public facilities are/were available. We reserve the right to organise a transfer from a private medical facility to a public medical facility where medically appropriate.
✗ If you are claiming due to FCDO, government or local authority advice relating to any infectious disease or advise against travel to your destination.
✗ If you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel and Linked Travel Arrangements Regulations 2018, 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.
✗ If you are unable to provide evidence or a report from a professional relevant to the circumstances of a claim, unless otherwise agreed by us.
✗ If you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
✗ Existing medical conditions or symptoms you have that you haven't told us about and 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 know 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 Schedule of cover.
✗ Claims caused by alcohol, drugs or substance abuse.
✗ Trips longer than 31 days on a Annual multi trip policy.
✗ Trips longer than 94 days on a single trip policy.
✗ Failure to obtain the required Passport, ESTA, Visa's or inoculations in time.
✗ Loss, theft or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in.
✗ Natural damage (e.g. wear & tear or from weather).
✗ Personal Liability if you are taking part in any Sports and Hazardous Activities (excluding the Wintersports extension).
✗ If you are travelling internationally, and you do not have a pre-booked outbound and return ticket back to the United Kingdom, Channel Islands, Isle of Man or BFPO, prior to departing on your trip.

Are there any restrictions on Cover?

! Possessions with a purchase price over £50 must be supported by original proof of ownership/purchase or be limited to £50 and overall limit of £150
! Cover is only available to residents of the United Kingdom, Channel islands or BFPO and they must be registered with a General Practitioner.
! There is no cover for trips booked, or travel to a country outside of the geographical limits shown in your schedule of cover for more than 24 hours.
! 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.
! There is no cover if you are travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
! You must, in all cases call our 24/7 assistance team to authorise cover in the event of medical emergency or curtailment. Failure to do so may invalidate your claim.

Where am I covered?

You're covered for the geographical area chosen by you and shown on your Policy Schedule The areas of cover offered are:

- ✓ **UK-** England, Wales, Scotland, Northern Ireland and the Isle of Man.
- ✓ **Benelux Countries** - Belgium, Holland, Luxembourg, France and Germany.
- ✓ **Europe** - Albania, Andorra, Austria, Azores, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Czech Republic, Denmark, Eire (The Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Holland, Hungary, Iceland, Italy, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta, Mediterranean Islands, Moldova, Monaco, Montenegro, Morocco, North Macedonia, Norway, Poland, Portugal, Rhodes, Romania, Russia (West of the Ural Mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Balearic Islands, The Canary Islands, The Channel Islands, Ukraine, United Kingdom, The Vatican City.
- ✓ **Worldwide 1 -** Argentina, Ascension Islands, Australia and New Zealand, Bahrain, Brazil, British Indian Ocean Territories, Brunei, Chile, China, Costa Rica, Cyprus, Ecuador, Egypt, Falkland Islands, French Guiana, India, Iran, Israel, Jordan, Kenya, Kuwait, Lebanon, Malaysia, Mauritius, Namibia, New Caledonia, Oman, Panama, Peru, Philippines, Qatar, Saint Helena, Saudi Arabia, Senegal, South Korea, Taiwan, Tristan da Cunha, Tunisia, Turkey, and United Arab Emirates.
- ✓ **Worldwide 2** - Anywhere in the world excluding the United States of America, Canada, Greenland, the Caribbean and Mexico.
- ✓ **Worldwide 3** - Anywhere in the world.
- ✓ **Australia and New Zealand**

This is subject to there being no restrictive travel advice from the Foreign, Commonwealth and Development Office (FCDO).

This can be checked by visiting: https://www.gov.uk/foreign-travel-advice.

When and how do I pay?

You will pay your premium as a one-off payment when you purchase a policy or renew an Annual Multi-Trip policy.
If you have chosen to auto-renew your Annual Multi-Trip policy we will email or write to you before the renewal date to confirm the premium required for the next year's cover and when the payment will be taken. If you do not pay your premium when it becomes due, cover will not be provided.

You can arrange insurance over the phone on 0330 024 9295 or online at www.insurewithease.com, you can pay by debit/credit card.

What are my obligations?

- You must be a resident of the United Kingdom, the Channel Islands, Isle of Man or BFPO.
- Before you purchase a policy, you must give complete and accurate answers to any questions, we may ask you. Failure to provide full and accurate information before you take out insurance or when your circumstances change may invalidate your policy and claims may not be paid.
- Premiums must be paid on time.
- If you need to make a claim for a non-emergency you must either obtain a claim from on-line at https://www.imglobal.com/member/assistance/claims, or call the claims company on 02920 474 138 as soon as possible, and submit your claim within 3 months of the incident occurring.
- If you need medical assistance while abroad, you must call the 24/7 assistance company before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter on +44 (0)2920 474 133. Failure to do so may invalidate your claim.
- If you suffer an injury, illness or change in your health, including any changes to medication, after taking out this insurance but before starting your trip (this is known as a change in circumstance). Any change in circumstances must be notified to us and accepted in writing. In order to be covered under all sections of the policy. You will only be covered under the cancellation section of this policy until we have accepted any changes. To declare a change in your circumstances, you must contact your issuing agent during office hours on 0330 024 9295.
- You must let us know about any changes including any changes to medical conditions or the health of anyone named on the policy

When does the cover start and end?

The period of insurance for all sections except the cancellation section commences when you leave home in the UK, Channel Islands, Isle of Man or BFPO to start your trip and ends when you have returned to your home in the UK, Channel Islands, Isle of Man or BFPO as shown on the Schedule of cover and limits.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule. For Single Trip policies, cancellation cover starts as soon as you purchase a policy.

Annual Multi Trip insurance, covers a period of one year. For Annual Multi-Trip policies the cancellation section commences from the start date of the policy. If you have chosen an Annual Multi Trip Insurance, the outward journey from, and return journey to, your home in the UK, Channel Islands or BFPO must be pre-booked prior to the outward journey and take place during the start and end date of the insurance as shown on the Schedule of cover and limits. The total duration of any one trip is limited to a maximum of 31 days and any trip exceeding this duration will not be covered in whole or in part.

How do I cancel the contract?

You have a 'cooling off' period where, should you decide that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can do this by calling Insurewithease.com on 0330 024 9295 within 14 days of purchase to obtain a full refund. Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending:
For **Annual Multi Trip policies** we will refund 1/12th of the policy premium for each full calendar month remaining on the policy from the date of cancellation. The refund will exclude the non-refundable administration fee paid at purchase.
For **Single Trip policies of one-month or less trip duration** - no refund of premium is due.
For **Single Trip policies of more than one-month trip duration** - we will refund 50% of the policy premium. The refund will exclude the non-refundable administration fee paid at purchase.