Southdowns Travel Insurance

Allianz

Insurance Product Information Document

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Product: Southdowns Gold Gadget

This document only provides a basic summary of key information about the insurance cover and doesn't take into consideration your specific demands and needs. Full contractual information for persons insured is provided in the travel insurance policy document.

What is this type of insurance?

This is travel insurance available on a single trip or annual multi-trip basis. The insurance provides cover for people for various events while travelling on their trip.

What is insured?

- ✓ **Trip cancellation** - Up to £3,000 for reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Trip interruption** - Up to £3,000 for reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Travel delay** - Up to £1,500 (delay and missed departure) reimbursement for additional expenses due to a transportation delay during a trip. A minimum delay period, a daily limit and reduced limits (where you have no receipts) apply to the delay benefit.
- ✓ **Baggage and Baggage delay** - Up to £2,000 reimbursement in case of damage, theft or loss of items (a single item, pair or set limit applies as well as a total sub limit to all high value items). Up to £400 for reimbursement for essential items purchased if luggage is delayed by more than 12 complete hours.
- ✓ **Personal money** - Up to £500 reimbursement for theft or loss of personal money.
- ✓ **Loss of travel documents** - Up to £600 reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- ✓ **Emergency medical/dental cover abroad and Emergency transport** - Up to £20 million for advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). Emergency transport is restricted to reasonable costs and inner limits apply to certain benefits including up to £1,000 for dental cover.
- ✓ **Personal liability** - Up to £2 million for costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Travel accident** - Up to £30,000 compensation if you are permanently disabled or you die due to a physical bodily injury caused by an accident during your trip.
- ✓ **Legal expenses** - Up to £50,000 legal costs/representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Travel services during your trip** - Assistance in finding a doctor or medical facility.
- ✓ **Gadget cover** - Up to £1,000 to repair or replace your gadgets that are damaged, lost or stolen whilst on your trip. Your gadgets must have been purchased within the UK and be less than 4 years old on the day you purchase your insurance policy.

What is not insured?

- ✗ The policy excess that is applicable to claims made under some benefit sections
- ✗ Events occurring outside the validity dates shown on the policy schedule document.
- ✗ Claims arising from an event you had prior knowledge of before taking out the insurance or booking a trip (whichever is later).
- ✗ Natural disasters and events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by you or with your agreement.
- ✗ An epidemic or pandemic except as expressly stated under Trip cancellation, Trip interruption, Emergency medical/dental cover abroad and Emergency transportation sections.
- ✗ Claims relating to (non-individual) epidemic and/or pandemic events.
- ✗ Claims arising due to pre-existing medical conditions.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ You are not insured to take part in sports or hazardous activities unless the activity is listed on the sports and activities table and you are participating on a recreational and non-professional basis.

Are there any restrictions on cover?

- ! Cover is only available to residents of England, Scotland, Wales and Northern Ireland.
- ! Trips solely within your country of residence must be more than 70 miles from your primary residence and include an overnight stay.
- ! For annual multi trip policies, the maximum duration of any individual trip is 31 days.
- ! Financial limits apply to each benefit section.
- ! The policy contains a limit on the age of the insured persons.
- ! The policy contains General Conditions that you have to meet for cover to apply and some sections contain conditions specific to that section.
- ! General Exclusions apply to the whole policy and some sections contains exclusions specific to that section.

Where am I covered?

Your policy schedule will confirm the travel area that you have selected during the booking process. Trips within your country of residence will require you to be more than 70 miles from your primary residence and include an overnight stay.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit gov.uk/foreign-travel-advice.

What are my obligations?

- You are obliged to answer the questions presented throughout the booking process honestly, accurately and completely to ensure that you are directed to a policy that you are entitled to purchase and that will meet your needs.
- You are obliged to notify us of changes to the health of anyone named on the policy schedule throughout the life of the policy and prior to the renewal of an annual multi trip contract.
- Please read the policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim. When travelling overseas, you must follow the emergency medical assistance notification process.
- You must report any theft, damage or loss or to the police within 24 hours of discovery or, where applicable, to your travel carrier.

In the event of a claim, to avoid claims being reduced or refused, you must:

- Contact us as soon as possible after an event arises and provide us with all supporting documents needed to process the claim.
- Inform the insurer if you have more than one insurance that may cover the same event.

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, or if the policy is cancelled.

When does the cover start and end?

For annual multi trip policies, the cover begins on the start date selected by you. If you select a future date during the booking process, you are not covered for trip cancellation until that date.

For single trip policies, trip cancellation cover will be operative from the time you pay the premium, all other cover begins on the policy start date (when you begin your trip) and terminates upon the trips completion but not in any case exceeding the period shown in the policy schedule.

How do I cancel the contract?

If your cover does not meet your requirements, please notify us within 14 days of receiving your insurance schedule for a refund of your premium.

You can contact us by calling **01903 255 659** or using the online contact form at: contact-us.southdownsinsurance.co.uk/.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we will deduct the value of the services used from your refund if you wish to cancel your policy. This may mean that no refund can be provided.