

Travel Insurance

Insurance Product Information Document

Company: This policy is underwritten by ETI-International Travel Protection, the United Kingdom branch of Europäische Reiseversicherung A.G. an Ergo Company incorporated and regulated under the laws of Germany authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BAFIN - www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, and DAS Legal Expenses Insurance Company Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

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Product: Single trip travel insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: 767BWH20

Sold by: Brightwater Holidays Limited

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the Geographical areas and the cover dates you have chosen



What is insured?

- ✓ **Cancellation** – up to £3,000.
- ✓ **Travel delay** – £20 for the first 12 hours and £10 for each 12 hours' delay after that up to a total of £60; or up to £3,000 holiday abandonment outside of the United Kingdom. This section does not apply to trips within the United Kingdom.
- ✓ **Missed departure** – up to £500 for trips outside of the United Kingdom.
- ✓ **Personal accident** – up to £15,000 (subject to age).
- ✓ **Medical and other expenses** – up to £5,000,000.
- ✓ **Curtailed** – up to £3,000.
- ✓ **Hospital benefit** – £15 a day up to £300 outside the United Kingdom.
- ✓ **Personal property** – up to £2,000 in all
 - up to £200 any one article, pair or set or articles.
 - up to £200 in all valuables.
 - up to £75 for baggage delay after 12 hours.
- ✓ **Personal Money** – up to £500 (but limited to £250 for cash, bank or currency notes and coins). Reduced to £50 if aged under 16.
- ✓ **Loss of passport or visa** – up to £200.
- ✓ **Personal liability** – up to £2,000,000.
- ✓ **Legal costs and expenses** – up to £25,000.



What is not insured?

- ✗ Medical treatment which can wait until you return home.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ Private medical treatment unless agreed by Towergate Assistance or us.
- ✗ There is no Personal Accident cover for persons aged 66 or over.
- ✗ Baggage and personal money claims will be paid based on the value of the items at today's prices less a reduction for wear, tear and depreciation (loss of value).
- ✗ Contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps, documents, vehicles or accessories, tents, antiques, musical instruments, pictures, sports gear whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment.
- ✗ Money and valuables whilst unattended or in luggage in transit.
- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see the policy wording for further details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom.
- ! If you have a history of any medical conditions, are aged 75 to 90 years, and are travelling to the United Kingdom, Europe or Worldwide (excluding USA, Canada, North or Central America or the Caribbean Islands), or, you are travelling to the USA, Canada, North or Central America or the Caribbean Islands irrespective of your age, you must telephone MediScreen. You may have to pay an additional premium to cover your medical conditions.
- ! If you are aged under 75 years and are not travelling to the USA, Canada, North or Central America or the Caribbean Islands you do not need to declare your medical conditions, but you must be able to comply with certain Special Conditions to be covered for any medical conditions you have or have had - see the policy wording for further details.
- ! Cover is only available for the whole duration of a booked trip to a maximum of 94 consecutive days, and cover cannot be purchased once a trip has already begun.



Where am I covered?

- ✓ 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 document.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy.
- Read your policy carefully to ensure you have the cover you need and it meets your requirements.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim.
- You should take reasonable care for the safety and supervision of your property.
- If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter.
- You must get a written report from your transport provider if your property was lost, damaged or destroyed in transit, or a Property Irregularity Report (PIR) in the case of an airline.



When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



When does the cover start and end?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure. Cover under all other sections starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in your schedule.