

Travel Insurance

Insurance Product Information Document

Company: White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer single trip and multi trip policy options through our Gold level of cover

The policy covers the following

✓ If you are not able to go on your trip	£5,000
✓ If your departure is delayed by 12 hours or more	£500
✓ If you miss your departure from the UK	£1,000
✓ If you choose to cancel after a delay of 24 hours	£5,000
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£300
✓ If you need to come home early	£5,000
✓ If your possessions are delayed	£150
✓ If your possessions are lost, stolen or damaged	£2,000
✓ If your cash is lost or stolen	£500
✓ If your passport is lost or stolen	£500
✓ If you are mugged or hijacked	£3,000
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£20,000
✓ If you suffer death or injury following an accident	£20,000
✓ If a natural disaster occurs	£500
✓ End supplier failure	£3,000
✓ Denial of boarding	£560

You can add the following optional covers to the Gold policy

- ✓ Winter sports extension
- ✓ Sports and equipment extension
- ✓ Cruise extension
- ✓ Gadget extension



What is not insured?

- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, 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
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19
- ✗ **Excesses** apply on the Gold policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim
- ✗ Existing medical conditions that you haven't told us about or 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 Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 45 days on a Gold multi trip policy, unless you have paid the additional premium to increase the duration limit to 60 days.
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise unless you have paid the additional premium.



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! You must be a resident of the United Kingdom, Channel Islands or a member of the British Forces Posted Overseas.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCDO advise against travel to your destination
- ! 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 for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



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 schedule. You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

You must pay your premium before the policy can be issued. You can do this via Go Walkabout's website www.go-walkabout.co.uk or you can call Go Walkabout on 01424 223 964.



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 85 years of age if travelling to the EU, or 76 years of age if travelling to any other destination.

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



How do I cancel the Contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Go Walkabout on 01424 223 964.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

Optional Gadget Extension supplied by Bastion Insurance Services Ltd.

Insurance Product Information Document

Company: Bastion Insurance Services Limited Product: Single/Multi Trip Gadget Extension

Bastion Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in the UK under registration number 650727.

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

This cover meets the demands and needs of those who wish to insure their gadgets against theft, accidental damage, breakdown and for mobiles phones, tablets and smartwatches; accidental loss. This is an extension to the main policy and will cost extra. This is not a replacement as new policy. Your gadget will be repaired, if possible, or replaced with a like for like refurbished model.



What is insured?

- ✓ **Theft** - the unauthorised dishonest appropriation of the gadget specified on your Schedule of Insurance, by another person with the intention of permanently depriving you of its use. Theft claims must be accompanied by a valid police crime reference report.
- ✓ **Accidental loss/accidentally lost** - where the gadget has been accidentally left by you in a location and you are permanently deprived of its use. (Mobiles, tablets and smartphones only)
- ✓ **Accidental Damage** - any damage, including damage caused by fire and/or liquid damage, caused to your gadget which was not deliberately caused by you or any other person. We will arrange a repair and if your gadget cannot be economically repaired, it will be replaced.
- ✓ **Breakdown** - If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, we will repair it. This cover is not available on laptops.
- ✓ **Unauthorised call/data** use up to a value of £10,000
- ✓ **Liquid Damage** - If your gadget is damaged as a result of accidentally encountering any liquid, we will repair it. If it cannot be repaired, we will replace it.



What is not insured?

- ✗ Loss of data or software.
- ✗ You deliberately damaging, intentionally leaving or neglecting the gadget, servicing, inspection, maintenance or cleaning; or any cosmetic damage.
- ✗ The loss of gadget(s) other than your mobile phone, tablet, iPad, smartwatch or a SIM card where the circumstances of accidental loss cannot be clearly identified.
- ✗ Where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim.
- ✗ Any claim for fraudulent call use if your claim is not accepted or itemised bill detailing the charges is not provided.
- ✗ Where the gadget was left unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during day time) in a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, where entry was gained by violent and forcible means evidence of which must be provided with your claim.



Are there any restrictions on cover?

- ! The portable electronic items insured by this certificate, purchased by you in the UK, Isle of Man or the Channel Islands; Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and you must be able to evidence ownership of your gadget.
- ! The insured gadget should be in good working condition when the policy is taken out and must be less than 48 months old at the date you start your trip.
- ! The sums insured are shown on your policy schedule and are the maximum amount payable under the policies for each insured person.
- ! No cash settlement is provided for the loss, damage or theft of a gadget under this extension to your policy.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have five options available to you; please visit www.go-walkabout.co.uk or call on 01424 223964 for full definitions:

- Worldwide
- Worldwide excluding United States of America, Canada and the Caribbean
- Australia and New Zealand
- Europe
- UK



What are my obligations?

- An excess is payable for each successful claim. Details on the amount are on your policy schedule
- To report lost or stolen gadgets to the Police and where applicable your network provider as soon as possible
- Tell us about your claim as soon as possible
- You may need to send us proof of purchase/ownership of the gadget before we will settle your claim
- You must make a reasonable attempt to report a lost or stolen gadget missing to the place it was lost/stolen from
- You need to be able to provide your gadget to support a claim for damage or breakdown, if you are unable to provide this then this will be classed as a lost gadget
- Gadgets need to be in your possession and in good working order prior to the start date of the insurance



When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by debit/credit card.



When does the cover start and end?

Cover starts and ends on the dates specified on your insurance certificate. Cover for your gadgets is only in force whilst you are on your trip.



How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find 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 01424 223964 within 14 days of purchase to obtain a full refund of the premium paid.

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, in addition to a £15 administration charge, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation, or for Single trip policies we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.

End Supplier Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: End supplier failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.



What is insured?

Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any entity listed above that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard of transportation to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man, Channel Islands or Northern Ireland by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man, Channel Islands or Northern Ireland prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure of any travel agent, tour organiser consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



Where am I covered?

- ✓ Anywhere in the world, provided the travel or accommodation was booked in the UK, Isle of Man, Channel Islands or Northern Ireland.



What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with the general conditions within your main travel insurance policy.



When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.



How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.