

# 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 a single trip policy option through our Emigration Gold level of cover

The policy covers the following

✓ If you are not able to go on your trip	£3,000
✓ If your departure is delayed by 12 hours or more	£250
✓ If you miss your departure from the UK	£250
✓ If you need emergency medical treatment	£10m
✓ If your possessions are delayed	£150
✓ If your possessions are lost, stolen or damaged	£1,500
✓ If your cash is lost or stolen	£250
✓ If your passport is lost or stolen	£500
✓ If you are mugged or hijacked	£1,000
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£15,000
✓ If you suffer death or injury following an accident	£15,000
✓ Car hire excess waiver	£250
✓ End supplier failure	£3,000

You can add the following optional covers to the Emigration Gold Policy

- ✓ Cruise extension



### What is not insured?

- ✗ **Excesses** apply on the Emigration Gold policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover under this policy for Cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- ✗ There is no cover for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Emergency Medical Expenses. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or WHO.
- ✗ 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
- ✗ 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.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! There is 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](http://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](http://www.go-walkabout.co.uk) or you can call Go Walkabout on 01424 223 964.



## When does the cover start and end?

Single trip travel insurance covers the period from the date on which you pay your premium and ends up to a maximum of 31 days after your arrival at your final destination country.



## 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.

# 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.