

# Travel Insurance

## Insurance Product Information Document

**Company:** Millstream Underwriting Limited on behalf of AWP P&C SA. Millstream Underwriting Limited are authorised and regulated by the Financial Conduct Authority (FCA). Millstream Underwriting Limited, Registered in England No. 3896220, Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB. AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. 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 FCA website.

**Product:** Go Walkabout Working Holiday

**This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.**

### What is this type of Insurance?

This is travel insurance which offers a choice of cover levels, on a single trip basis, to cover you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



#### What is insured?

- ✓ **Cancelling / cutting short your journey** - Loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Loss of passport** - costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
- ✓ **Delayed personal possessions** - costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal possessions** - Items lost, stolen or damaged on your journey.
- ✓ **Personal money** - Money, travellers cheques and travel tickets lost, stolen or damaged on your journey.
- ✓ **Personal accident** - Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey.
- ✓ **Missed departure** - Extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ **Delayed departure** - A benefit after a major delay to outbound or return transport at the departure point. Alternatively the costs to abandon your journey on the outbound leg only.
- ✓ **Personal liability** - Costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Hijack** - A benefit if you are hijacked during your journey.
- ✓ **Optional cover** - Subject to an extra premium being paid, cover is available for:
  - ) Winter Sports
  - ) Golf Cover
  - ) Gadget Cover



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise and any appropriate premium has been paid.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Emergency medical expenses, Cancellation or Curtailment Sections .



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded or have increased premiums and/or excesses applied.
- ! Your policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the journeys that can be covered. This may also vary according to your age.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## 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 insurance confirmation.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth & 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, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



## 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.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact **Go Walkabout 01424 223964**.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

# 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 £2,000
- ✓ **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 in any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors have been closed and locked and all security systems have been activated, 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 new or as a refurbished item that was sold with a minimum 12-month warranty. 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](http://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.



## 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.