

# Cover-More Travel Insurance

## Insurance Product Information Document



**Company:** Zurich Insurance plc

**Product:** Travel Insurance Policy

Zurich Insurance plc UK Branch is registered in the UK. Authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. FCA Firm Reference Number 203093.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

This is a personal single trip or annual multi-trip travel insurance designed to cover you whilst on your travels. Your chosen duration, cover, destination(s) and any selected additional options are shown on your certificate of insurance.



### What is insured?

Overall limits are shown per person, per policy section (except where otherwise stated) – excesses and limits within a section may apply. Refer to your policy documents for full details.

- ✓ Emergency medical assistance and expenses  
Basic £7.5m Standard £10m Extra £15m
- ✓ Personal accident  
Basic £10,000 Standard £25,000 Extra £50,000
- ✓ Baggage (loss, theft or damage)  
Basic £1,000 Standard £1,500 Extra £2,500
- ✓ Cancellation and cutting short a trip  
Basic £1,000 Standard £3,000 Extra £5,000
- ✓ Travel delay - Standard £300 Extra £500
- ✓ Missed departure  
Basic £100 Standard £500 Extra £1,000
- ✓ Passport, documents and driving licence (loss, theft or damage)  
Basic £250 Standard £250 Extra £500
- ✓ Personal money (loss, theft or damage)  
Basic £200 Standard £500 Extra £500
- ✓ Personal liability  
Basic £1m Standard £2m Extra £3m
- ✓ Legal advice  
Basic £15,000 Standard £25,000 Extra £50,000
- ✓ Baggage delay - Standard £100 Extra £300
- ✓ Hijack - Standard £500 Extra £1,000
- ✓ Change in health  
Basic £1,000 Standard £3,000 Extra £5,000
- ✓ Scheduled airline failure  
Standard £3,000 Extra £4,000
- ✓ Catastrophe, natural disaster and airspace closure  
Extra £1,000
- ✓ End supplier failure – Extra £3,500

### If offered and selected your policy may include

- Winter sports
- Cruise
- Business
- Gadget top-up
- Golf
- Car hire excess insurance

You must refer to your certificate of insurance which will confirm the cover you have in place including any of the above extended covers.



### What is not insured?

- ✗ Travel outside of the destination country or region stated on your certificate of insurance.
- ✗ Pre-existing medical conditions which you had at the time of taking out this insurance which have not been declared to us and we have not accepted in writing.
- ✗ Medical conditions that you have not told us about or where your state of health is worse than you told us.
- ✗ Anyone who is travelling against the advice of a medical practitioner or travelling with the intention of obtaining medical treatment or consultation abroad, or travelling whilst unfit to travel.
- ✗ At the time of purchasing the policy, any terminal illness, undiagnosed condition or any condition that is under investigation or for which you are awaiting test results, or surgery or treatment at a hospital or nursing home.
- ✗ Losses recoverable elsewhere.
- ✗ Anything related to too much alcohol, alcohol abuse/dependency on drugs and/or your wilful injury or illness or exposure to danger.
- ✗ Travel to a destination against the advice of the Foreign and Commonwealth Office (or equivalent authority) or the World Health Organisation.
- ✗ Terrorism, war or hostilities, civil unrest or any similar event.



### Are there any restrictions on cover?

- ! Eligibility: This policy offers cover to United Kingdom residents, meaning a person who (at the time of buying the policy): has their main home in the UK; and has lived in the UK for at least 6 months (or holds a British residence permit/visa); and is registered with a GP and liable to pay UK taxes.
- ! We will not pay more than the sum insured or limits as shown in your policy documents.
- ! You will have to pay the first part of most claims (the excess). Refer to your policy documents for details.



## Where am I covered?

- ✓ You are covered for travel during the period of insurance within the destination country or region stated on your certificate of insurance.



## What are my obligations?

- You must take reasonable care to make sure all information provided by you or on your behalf is honest and accurate;
- You must check your policy documentation when you receive it to make sure you have the cover you need and expect;
- You must declare all pre-existing medical conditions for you and all insured persons at the time of taking out this policy;
- You must tell us if your state of health changes (i.e. if you develop a new medical condition or an existing one; deteriorates) at the earliest opportunity before you book or commence your trip;
- You must not be travelling against medical advice and have sought medical advice if you have any health concerns affecting your ability to travel;
- You must comply with any requirements of your public transport carrier in its agreement to provide a service;
- For loss, theft or damage claims you must get a police report and/or the public transport carrier's property report;
- You or someone on your behalf must phone the Zurich Assist helpline as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.

*Your policy may not be valid if we do not have the correct information.*



## When and how do I pay?

You will need to pay the full cost of your policy prior to cover commencing. You can pay by credit or debit card.



## When does the cover start and end?

You will find your cover start and end dates on your certificate of insurance. If you have purchased a single trip policy that includes cancellation cover, then cover under this section starts from the date you purchased the policy (or booked your trip, whichever is later). For annual multi-trip policies cancellation cover starts on the policy start date.



## How do I cancel the contract?

### Single Trip Policies:

If you decide that you no longer require the policy please tell us of your decision, in writing or by phone within 14 days of buying the policy. If you have not made and do not intend to make a claim, and your trip has not started, we will refund to you 100% of the premium. Annual

### Annual Multi-trip Policies:

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone within 14 day of buying the policy.

If cover has not already started we will refund your entire premium. If cover has started, provided you have not made and do not intend to make a claim, and no trips have started, we will refund to you 100% of the premium.

*If you cancel your policy more than 14 days after the date you bought the policy, please see the 'Conditions which apply to the whole policy' for full details of all cancellation conditions and charges applicable to both covers.*

This policy is underwritten by Zurich Insurance plc and is arranged and administered by Cover-More Insurance Services Ltd. Cover-More Insurance Services Ltd. (Companies House registration 03088762) is authorised and regulated by the Financial Conduct Authority and is included in the Financial Services Register.

### Zurich Insurance plc

Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland.  
Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.  
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