

# Travel Insurance

Insurance Product Information Document

Company: ZURICH INSURANCE plc

Product: AllClear Platinum Single Trip and Annual Multi-Trip Insurance

Zurich Insurance plc. Our FCA Firm Reference Number is 203093.



ZURICH®

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

## What is this type of insurance?

This single trip and annual multi-trip travel insurance policy is designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



### What is insured?

- ✓ Cancellation – up to £5,000
- ✓ Curtailment – up to £5,000
- ✓ Missed Departure - up to £850
- ✓ Travel Delay – up to £500
- ✓ Abandonment – up to £5,000
- ✓ Personal Accident – up to £30,000
- ✓ Medical Emergency Expenses – up to £15,000,000
- ✓ Personal Property – up to £3,000
- ✓ Delayed Baggage – up to £250
- ✓ Personal Money – up to £700
- ✓ Personal Liability – up to £2,000,000
- ✓ Home Help or Nanny – up to £300
- ✓ Legal Expenses – up to £100,000 (All insured persons)
- ✓ Cruise cover:
- ✓ Missed port departure - up to £1,000
- ✓ Cabin confinement - up to £1,000
- ✓ Itinerary change - up to £500
- ✓ Unused excursions - up to £500
- ✓ Cruise interruption - up to £1,000

### Optional covers:

- Winter sports cover
- Golf cover
- Travel Disruption cover
- Increased cancellation and curtailment cover up to £25,000
- Travelling companion cover
- Waiting list cover (Single trip only)



### What is not insured?

- ✗ Any claim due to medical epidemic or pandemic except where cover is specifically provided.
- ✗ Claims caused by or relating to Coronavirus (meaning COVID-19 or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these), **unless** you have had and are up to date with the Covid-19 vaccinations recommended by the UK NHS (or were medically unable to have the vaccinations as evidenced by your medical records) **and the claim arises under:**
  - Section 1 (Cancellation) because you or a member of your family or travelling party are, medically diagnosed with Coronavirus within 14-days of your planned departure date, as certified by a medical practitioner following a UK Government approved test, or in quarantine on the date you are due to commence your trip on the orders of a treating medical practitioner due to Coronavirus; Section 2 (Curtailment) because of the hospitalisation or death of an immediate relative, as a result of them having contracted Coronavirus; or Section 6 (Medical emergency expenses) because you need medical treatment for Coronavirus while abroad; need to extend your trip because you have contracted Coronavirus, or are quarantined on the orders of the treating medical practitioner due to Coronavirus.
- ✗ We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing.
- ✗ Any circumstances that are known at the time of purchasing this insurance or at the time of booking your trip, which could reasonably be expected to give rise to a claim.
- ✗ You being involved in any malicious, reckless, illegal or criminal act.
- ✗ Your manual work or hazardous occupation of any kind.
- ✗ Travel to a destination where the Foreign, Commonwealth and Development Office (or equivalent authority) or the World Health Organisation have advised against all travel or all but essential travel.
- ✗ Terrorism (except where cover is specifically provided), war or hostilities, civil unrest or any similar event.



### Are there any restrictions on cover?

- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. If you are claiming under multiple sections of your policy a maximum of 2 excesses per person will apply.
- ! For annual multi-trip insurance the maximum trip duration for any one trip is 45 days.
- ! Winter sports are covered up to the age of 65 years where the appropriate additional premium has been paid and are limited to 17 days per policy year.
- ! The outward and return journey must take place during the start and end date shown on the schedule of cover.
- ! Eligibility: You must be a UK resident, have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.
- ! We will not pay more than the sum insured or limits as shown in your policy documents.
- ! Policies cover emergency medical treatment, it is not private health insurance.



## Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You or someone on your behalf must phone 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.



## When and how do I pay?

At the point of purchase either by credit or debit card or pre-agreed payment method where available.



## When does the cover start and end?

From the start date shown on your certificate of insurance until the end of the specified period.



## How do I cancel the contract?

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask AllClear for a full refund. To request cancellation of your policy contact us on 01708 339029.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

**Single trip policies** - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply.

**Annual multi-trip policies** - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.

If you have travelled on a single trip policy or are intending to claim or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.

Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by 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 Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.