

Travel Insurance

Insurance Product Information Document

Company: This policy is sold and administered by Fit4Travel. Fit4Travel is a trading name of Brokersure Ltd which is authorised and regulated by the Financial Conduct Authority (FCA 501719) and registered in England and Wales (Company No. 06902336). Registered Office: 6 The Square, Martlesham Heath, Ipswich, IP5 3SL

Insurer: This insurance is underwritten by Chaucer Insurance Company DAC. Chaucer Insurance Company DAC is registered in Ireland (company no. 587682) with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is authorised and regulated by the Central Bank of Ireland.

Product: Single Trip and Annual Multi Trip Travel Insurance - Fit4Travel Silver Cover for residents of the United Kingdom and the Isle of Man.



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? Single Trip and Annual Multi Trip Travel Insurance.



What is insured?

✓ Cancelling your trip or Curtailment up to	£2,000
✓ Emergency Medical and Other expenses - outside the United Kingdom up to	£10m
✓ Emergency dental treatment	£400
✓ Additional accommodation and travelling costs	£1,000
✓ Expenses within the United Kingdom	£5,000
✓ Hospital benefit up to	£1,000
✓ Personal accident up to	£15,000
✓ Baggage up to	£1,500
✓ Baggage - One item/pair or set of items limit	£250
✓ Baggage - Valuables and electronic/other equipment limit	£250
✓ Baggage - Property in a motor vehicle	£100
✓ Delayed baggage up to	£100
✓ Personal money and cash up to	£300
✓ Cash Limit	£200
✓ Cash Limit if under 18	£50
✓ Loss of travel documents	£200
✓ Personal liability up to	£2m
✓ Travel delay up to	£100
✓ Holiday Abandonment after 12 hour delay	£2,000
✓ Missed departure up to	£750
✓ Catastrophe - Uninhabitable accommodation	£750
✓ Legal expenses up to	£25,000
✓ Pet care up to	£150

You can add the following optional covers to the **Fit4Travel Silver policy**

- Winter sports
- Golf cover
- Cruise cover



What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ✗ Claims arising from excessive alcohol consumption or use of drugs.
- ✗ Any claim if you will be over 26 weeks pregnant for a single pregnancy, or over 19 weeks pregnant for a multiple pregnancy, at the date of your trip departure or during your trip. In any event there is no cover for claims relating to normal pregnancy and normal childbirth.
- ✗ Travelling to a country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.
- ✗ No cover to or travelling through Afghanistan, Liberia or Sudan.
- ✗ There is no cover for private medical treatment, private hospital costs or other related expenses unless agreed by the Medical Emergency Assistance Company.
- ✗ Loss, theft or damage to valuables, electronic/other equipment, money or passports left unattended at any time, unless deposited in a locked safety deposit box.



Are there any restrictions on cover?

- ! You must be a permanent resident in the United Kingdom and have your main home in the United Kingdom.
- ! You must have a UK National Insurance number (where aged 16 years of age or older).
- ! You must not have already started your trip.
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You are registered with a doctor in the United Kingdom.
- ! You must be in the United Kingdom at the time of purchasing this policy. Any trip that has begun when you purchase this insurance will not be covered.
- ! Your trip must start and end in the United Kingdom.



Where am I covered?

IMPORTANT: this will be shown on your policy certificate. You will not be covered if you travel outside the area you have chosen. We have six options available to you; please call us on **0330 880 3651** for full definitions:

- ✓ **United Kingdom**
- ✓ **Europe 1** - Albania, Algeria, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greenland, Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Ireland, Italy, (including Aeolian Islands, Sardinia, Sicily), Jersey, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Ukraine and Vatican City
- ✓ **Europe 2:** Those countries listed above and including: Andorra, Cyprus, Greece (including Greek Isles), Malta, Spain (including Balearic and Canary Islands), Switzerland and Turkey
- ✓ **Australia and New Zealand (applicable to single trip policies only)**
- ✓ **Worldwide - excluding** Canada, Caribbean, Mexico and USA
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What are my obligations?

It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. If your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact **Fit4Travel** and we will advise you what cover we are able to provide, after the date of diagnosis.

- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call **Fit4Travel** on **0330 880 3651** or email enquiries@brokersure.com.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



When and how do I pay?

You must pay your premium before the policy can be issued. Payment can be made by debit or credit card and you can do this online or by calling **Fit4Travel** on **0330 880 3651**.



When does the cover start and end?

For Single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your policy certificate.

For Annual Multi trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy certificate.



How do I cancel the Contract?

Within the 14-day cooling off period

If this cover is not suitable for you and you want to cancel your policy you must contact **Fit4Travel** within 14 days of buying your policy or the date you receive your policy documents.

Outside the 14-day cooling off period

You will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid and a £15 administration fee.

We will not refund the premium if you have travelled or made a claim before you ask to cancel the policy.

To obtain a refund, please phone **0330 880 3651** or email

enquiries@brokersure.com. Alternatively, you can write to: Fit4Travel, Digital House, Threshelfords Business Park, Feering, Essex CO5 9SE.