

# Travel Insurance

## Insurance Product Information Document

**StaycationPlan**

Company: Union Reiseversicherung AG (URV) are authorised and regulated by BaFin (German Federal Financial Supervisory Authority). Deemed authorised by the Prudential Regulation Authority. 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.

### Product: StaycationPlan - Single Trip Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your Insurance Policy. The agreed sums insured are specified in your Insurance Policy.

#### What is this type of insurance?

This is a travel insurance policy.



#### What is insured?

The policy covers up to the following, if:

- ✓ You are not able to go on your trip £4,000 (per party)
- ✓ You need to come home early £4,000 (per party)
- ✓ You need emergency medical repatriation £25,000
- ✓ Your possessions are lost, stolen or damaged £1,500
- ✓ Your cash is lost or stolen £250
- ✓ Your travel to/from your destination is disrupted £300
- ✓ Your trip is disrupted by an unexpected event:
  - Travel delay £90
  - Polluted beaches £150
  - Natural disaster cover £1,000
  - Nuisance cover £1,000
- ✓ You are held legally liable for injury or damage £2,000,000
- ✓ You suffer death or injury following an accident £15,000
- ✓ Your vehicle breaks down:
  - Labour charges £200 (per vehicle)
  - OR
  - Towing, assistance, recovery £3,000 (per vehicle)

You can add the following optional cover to your policy:

Excess waiver



#### What is not insured?

- ✗ Excesses apply and are shown in the Insurance Policy - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions where you are not able to comply with the Important Medical statement as detailed within the Insurance Policy.
- ✗ 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 in your Insurance Policy.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ The cost of fuel or oil used in the insured vehicle.
- ✗ Claims arising from filling the insured vehicle with the incorrect or contaminated fuel.
- ✗ Claims arising from pre-existing electrical or mechanical vehicle faults.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover if you are claiming due to Foreign, Commonwealth & Development Office (FCDO), government or local authority advice relating to any infectious disease *including* Covid-19.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease *including* Covid-19.



#### Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! Unless agreed with us there will be no cover for travel to an area that is classified by the Foreign, Commonwealth & Development Office (FCDO) as advise against all or all but essential travel.
- ! 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.
- ! 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.
- ! The insured vehicle must be serviced to the manufacturers recommendations and kept in a safe and roadworthy condition.
- ! Your policy contains a limit on the vehicle type, age, seating capacity, size and weight of the vehicle that can be insured.



## Where am I covered?

Cover only applies for journeys within the United Kingdom, which is defined as England, Scotland, Wales, Northern Ireland and the Isle of Man.



## What are my obligations?

- You must be a UK resident and in the UK at the start of the policy.
- 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 are hospitalised and more than 25 miles away from home, you must call us as soon as you possibly can thereafter.



## When and how do I pay?

You must pay your premium before the policy can be issued.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



## When does the cover start and end?

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your Policy Schedule.



## 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 within 14 days of purchase to obtain a full refund of the premium paid, please use the contact details provided in the policy.

Please note that your cancellation rights are no longer valid after this initial 14 day period.