

Travel Insurance

Insurance Product Information Document



In Good Company Travel Insurance is underwritten by URV.

Union Reiseversicherung AG (URV) is authorised in Germany with BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority.

The URV Branch office is administered in the United Kingdom by Travel Insurance Facilities plc. which is authorised and regulated by the Financial Conduct Authority, FRN 306537. Registered in England, registered number 3220410.

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

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer a tailor made Single Trip or Annual Multi-trip policy for clients' of **In Good Company Travel**.

The policy covers up to the following:

✓ Cancellation:	
UK trips	£1,000
Europe / Worldwide trips	£3,000
✓ Departure delay	£100
✓ Missed departure	£500
✓ Delay abandonment:	
UK trips	£1,000
Europe / Worldwide trips	£3,000
✓ Emergency medical expenses Including 24/7 assistance	£5 million
✓ State hospital benefit	£500
✓ Personal possessions	£1,750
✓ Delayed possessions	£200
✓ Personal money	£500
✓ Loss of travel documents	£350
✓ Curtailment:	
UK trips	£1,000
Europe / Worldwide trips	£3,000
✓ Personal Liability	£2 million
✓ Personal Accident	£15,000
✓ Legal advice and expenses	£25,000



What is not insured?

- ✗ **Excesses** apply on the **In Good Company Travel** policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim except where the excess waiver premium is paid for you
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ 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 on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 24 days if you are over 76 years of age or 31 days if you are 65 to 75 years of age
- ✗ Trips longer than 8 days or trips outside of the UK or Channel Islands on the Annual Multi-trip policy option
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a Cruise



Are there any restrictions on cover?

- ! There is no cover for travel to a destination outside the area of your trip destination(s) as shown on your booking confirmation invoice/premium receipt
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! 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, unless these relate to an already diagnosed condition you've told us about
- ! 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



Where am I covered?

IMPORTANT: this will depend on your needs - the cover purchased or included on your trip booking with **In Good Company Travel** will cover the geographical area(s) of your booked trip.

We have two options available to you – please read the Geographical Areas section of the Document of Insurance for full definitions:

- ✓ Europe
- ✓ UK



What are my obligations?

- 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 need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

You must pay your premium as part of your **In Good Company Travel** trip booking before the policy can be issued.



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 booking confirmation invoice.

Multi-trip travel insurance covers a period of one year.



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 **In Good Company** 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), you have not travelled, 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.