

Planet Voyage - Gold Product

Insurance Product Information Document

The Policy is underwritten by Accelerant Insurance UK Limited.

Product: Travel Insurance

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

Single-trip and annual multi trip travel insurance, providing protection against losses related to a trip.



What is insured?

The level of cover is dependent on your policy choices, as shown in your Policy Schedule. You should read this document together with your Policy Schedule:

- ✓ Trip Cancellation up to **£5,000**
- ✓ Trip Curtailment up to **£5,000**
- ✓ Missed Departure up to **£600**
- ✓ Trip Delay **£30** per 12 hours up to **£400**
- ✓ Trip Abandonment up to **£5,000**
- ✓ Emergency Medical Expenses up to **£10,000,000**
- ✓ Emergency dental (pain relief) up to **£400**
- ✓ Personal Accident – Disability up to **£10,000**
- ✓ Personal Accident – Death up to **£10,000**
- ✓ Baggage Delay **£25** per 12 hours up to **£250**
- ✓ Baggage Loss, Theft, or Damage up to **£4,000**
- ✓ Lost/stolen/damaged gadgets up to **£750**
- ✓ Unauthorised calls/text/data up to **£2,000**
- ✓ Theft of personal money up to **£400**
- ✓ Passport / travel documents up to **£400**
- ✓ Legal Expenses up to **£25,000**
- ✓ Personal Liability up to **£2,000,000**
- ✓ Uninhabitable Accommodation up to **£5,000**
- ✓ Kennel & Cattery **£40** per day up to **£560**

Cover extensions, subject to payment of the appropriate additional premium:

- ✓ Enhanced Activities Cover
- ✓ Winter sports cover (under 65)
- ✓ Cruise cover
- ✓ Trip Extension (Annual Multi-Trip Only)
- ✓ Gadget Extension
- ✓ Excess Waiver



What is not insured?

- Trips to destinations described as hazardous in the policy.
- Claims related to FCDO advice against travel which is related to a pandemic or epidemic disease.
- Trips cancelled within the first 2 weeks of your policy due to contracting a pandemic or epidemic disease.
- Pre-existing conditions not listed on your medical declaration.
- Not having a valid passport or visa or if you do not meet your transport operator's conditions of carriage.
- Claims resulting from you breaking the law.
- Providing cover or paying claims if doing so would breach any sanctions, laws or regulations that apply to us.
- Activities not listed in your policy wording or policy schedule.
- War-related claims or claims arising from your participation in riots or terrorism.
- Claims caused or contributed to by alcohol, illegal or unprescribed drugs, or medication not taken as directed.
- Trips outside your period of insurance or over the maximum trip duration for annual multi-trip policies.
- Payment, as part of a claim, of the excess shown on your policy schedule, unless you have bought the excess waiver upgrade.



Are there any restrictions on cover?

- Everyone on this policy must be under 80 years of age and be registered with a UK GP on the start date of the insurance.
- Cover is limited to residents of, and trips starting and ending in, the UK, Isle of Man or Channel Islands.
- Length of trips on Annual multi-trip policies are limited to the number of days listed on your schedule.
- Trips in the UK must have pre-booked accommodation before you depart from your home.
- This insurance is valid only when it is purchased before you depart for your planned trip.
- Trips to locations where the FCDO advises against "all" or "all but essential" travel.



Where am I covered?

- ✓ Cover applies in the region listed on your policy schedule, except for those countries or territories described as hazardous in the policy wording or those listed on the Government FCDO website as not safe to travel to.



What are my obligations?

- You should read the terms and conditions of the policy, Policy Schedule and Medical Declaration to ensure that it is suitable for your needs.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should comply with your duties under the policy and take reasonable steps to minimise any loss or damage.
- You should also tell us about any changes to your answers that may require us to change the terms of your policy.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to handle your claim.



When and how do I pay?

- Your premium is amount you paid to your issuing agent as a one-off payment at the point of purchase by either credit or debit card.



When does the cover start and end?

- For a Single Trip policy, trip cancellation coverage starts from the date you purchase your insurance until the time you depart for your trip. All other cover begins when you leave your permanent residence and ends when you return home.
- For an Annual Multi Trip policy, cover starts on the start date you requested when you took out the policy. This date is shown on your policy schedule. Cover ends one year later and is also shown on your policy schedule.



How do I cancel the contract?

If you take out cover and then change your mind, you can cancel your policy, and a partial or full refund of premium may be made unless you have already travelled or made (or plan to make) a claim.

You can cancel by contacting enquiries@oneworldinsure.com or by telephoning 020 4623 8918. Lines are open Monday to Friday, 9:00am to 5:00pm (excl. Bank Holidays).