

# Gap Year Travel Comprehensive

## Insurance Product Information Document



Endsleigh Insurance Services Limited (firm ref: 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at Shurdington Road, Cheltenham Spa, Gloucestershire. GL51 4UE

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information for the product is provided in the full policy documentation.

This summary does not form part of your contract of insurance and is for information only.

### What is this type of insurance?

This insurance meets the demands and needs of persons travelling away from home.



### What is insured?

#### ✓ Cancelling or cutting short a trip

We will pay you up to £5,000 for unused and irrecoverable costs if you have to cancel or cut short your trip as a result of an insured event

#### ✓ Medical emergency and other expenses

Should you be injured or become unwell whilst on a trip, we will pay up to £10,000,000 for your hospital, ambulance and medical repatriation costs, including up to £500 for emergency dental treatment

#### ✓ Baggage

We will cover you if your personal belongings are lost, damaged or stolen up to £2,500 per person. The following limits also apply:

- Up to £300 for any one article
- Up to £350 for the total for all valuables

#### ✓ Personal money and passport

We will cover you if your personal money is lost, damaged or stolen. The following limits apply:

- Up to £200 for cash
- Up to £50 for cash if under the age of 16
- Up to £500 for all other personal money and documents

We will also pay up to £500 for additional accommodation and transport costs to obtain a replacement passport if yours is lost, stolen or damaged

#### ✓ Delayed Departure

We will pay you up to £100 if your departure from or to your home country is delayed from the final departure point for at least 12 hours as a result of an insured event

#### ✓ Missed Departure

We will pay your additional transport costs up to £500 if you miss your public transport from or to your home country as a result of an insured event



### What is not insured?

- ✗ The excess of each claim made by each person under each cover section where an excess is payable
- ✗ Loss or theft of baggage or valuables which have been left unattended or in the care of a carrier
- ✗ Any event which you were aware of at the time of taking this insurance or booking your trip that could give rise to a claim
- ✗ Any trip which has already begun when you take out this insurance
- ✗ Any pre-existing medical condition relating to any reason set out under 'Important conditions relating to health' in your policy booklet
- ✗ Any optional additional cover unless the appropriate additional premium has been paid
- ✗ Participation in any professional sports or entertainment
- ✗ There is no cover for manual work unless listed within the policy document as acceptable
- ✗ Your travel to any country or specified area or event when the Foreign and Commonwealth Office or the World Health Organisation has advised against travel
- ✗ Your own unlawful action or any criminal proceedings against you
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip
- ✗ Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider



### Are there any restrictions on cover?

- ! This cover is only available to those who are registered with a GP in their home country
- ! This policy is not available to anyone aged 80 or over at the time of departure



## Where am I covered?

- ✓ You are covered for travel to the destination for which the appropriate premium has been paid and for which you have been accepted for cover provided you are not travelling against the advice of the Foreign and Commonwealth Office or the World Health Organisation



## What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact likely to affect the acceptance of this insurance
- If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or knowingly give false information all cover under this policy may be cancelled
- If any details change after purchase of this insurance please contact us
- You must take reasonable steps to prevent loss, theft or damage to your property
- You must not travel against the advice of a medical practitioner or your public transport provider
- You must not travel with the intention of receiving medical treatment
- You must take all reasonable precautions and practical steps to avoid injury, illness or disease
- In the event of a serious illness or accident which may lead to inpatient treatment you must contact the Emergency Assistance Services who will then assist you
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss



## When and how do I pay?

Payment can be made by debit or credit card. Full payment is required at the time of taking the insurance.



## When does the cover start and end?

Cover for cancellation starts as soon as you have paid for the policy. All other cover starts when you leave your home to begin your trip. The policy ceases at the end of the declared period of insurance or when you return home, whichever is the earlier.



## How do I cancel the contract?

You can cancel your policy by contacting the Group Policyholder at the address shown in your statement of insurance