

Travel Insurance

Insurance Product Information Document



Company: This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Buzzards Hall, Friars Street, Sudbury, Suffolk, CO10 2AA. Registered No: 3251845.

Insurer: This insurance is underwritten by Syndicate 1084 at Lloyd's, managed by Chaucer Syndicates Limited. Chaucer Syndicates Limited is authorised and regulated by the Financial Conduct Authority and registered in England and Wales No. 184915, Financial Services Register number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD. The exception to this is the Optional Gadget cover where the Insurer is Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Single Trip & Annual Multi-Trip – Able2Travel Gold Cover for residents of the United Kingdom, Channel Islands or 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 policy



What is insured?

✓ Cancellation and curtailment up to	£3,000
✓ Emergency medical expenses up to	£10m
✓ Emergency pain relief dental treatment up to	£500
✓ Hospital stay benefit up to	£1,500
✓ Personal accident up to	£20,000
✓ Personal accident (If under 16 years of age)	£2,000
✓ Additional Cover for your return home following hospitalisation abroad	
<i>aftercare – Home Help or Nanny</i>	£400
<i>– UK Physiotherapy Treatment</i>	£400
<i>Including – UK Medical Exam</i>	£400
<i>Convalescence/Recuperation Holiday</i>	£750
<i>Modification to your home</i>	£500
✓ Travel Delay up to	£150
✓ Abandonment up to	£3,000
✓ Missed Departure (trip in Europe) up to	£750
✓ Missed Departure (trip outside Europe) up to	£1,000
✓ Baggage up to	£2,000
<i>single article, pair or set up to</i>	£200
<i>valuables in total up to</i>	£300
<i>Spectacles and sunglasses up to</i>	£200
<i>Emergency purchases up to</i>	£150
<i>Replacement key cover up to</i>	£200
✓ Additional Cover for your Medical Items	
<i>loss or damage to Medical Aids</i>	£1,500
<i>loss or damage to prescribed medications</i>	£400
<i>emergency replacement prescribed medications</i>	£400
<i>delayed Medical Aids (per day)</i>	£500(£100)
✓ Personal money	£750
✓ Personal money (cash) up to	£150
✓ Loss of Passport and travel documents up to	£350
✓ Personal liability up to	£1.5m
✓ Legal expenses up to	£15,000
✓ Catastrophe & Travel Disruption Cover	
<i>extended Cancellation or Curtailment</i>	£3,000
<i>extended Travel Delay and Abandonment</i>	£3,000
<i>Catastrophe & Travel Disruption Cover related to pre-booked accommodation</i>	£3,000
<i>extended missed departure – Trip in Europe</i>	£750
<i>– Trip outside Europe</i>	£1,000
✓ Personal, Carer and Chaperone or Nanny Replacement	£1,000
✓ Kennel & Cattery Fees	£250
✓ Hijack, Kidnap & Mugging	£750
✓ Financial Failure up to	£1,000

You can add the following optional covers to the Able2travel policy

✓ Wintersports	✓ Business Plus cover	✓ Gadget cover
✓ Cruise cover	✓ Wedding cover	
✓ Golf cover	✓ Extended Carer cover	



What is not insured?

- ✗ Your policy excess as shown where applicable.
- ✗ All claims arising from pre-existing medical conditions unless declared to and accepted in writing by us.
- ✗ You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Travelling to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel, or all but essential travel.
- ✗ Medical costs from a private facility unless agreed in advance by our nominated emergency service.
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth.
- ✗ Loss, theft or damage to valuables left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.



Are there any restrictions on cover?

- ! You must not have already started your trip.
- ! You must be a resident in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in your home country.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment.
- ! You must be able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or Isle of Man within your trip dates, unless an extension has been agreed by us and confirmed in writing.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your certificate.

We have five options available to you; please visit www.able2travel.com or call on 01483 806826 for full definitions:

- ✓ Area 1 – The United Kingdom, The Channel Islands and the Isle of Man.
- ✓ Area 2 – Europe (other than Area 3 countries listed below).
- ✓ Area 3 – Andorra, Cyprus, Greece, Spain (including the Balearic Islands and Canary Islands) Switzerland and Turkey.
- ✓ Area 4 – Anywhere Worldwide (other than Area 5 countries listed below).
- ✓ Area 5 – Canada, Caribbean, China, Hong Kong, Mexico, Singapore and USA.



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. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.
- 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 and discuss it with us on 01483 806826.
- 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, you can do this by debit or credit card via www.able2travel.com or you call Able2Travel on 01483 806826.



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 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 certificate.



How do I cancel the Contract?

Automatic cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents by contacting us on one of the below methods during the cancellation period:

In writing: Able2Travel, Business Centre, 1-7 Commercial Road, Paddock Wood, Tonbridge, Kent, TN12 6YT

By email: contact@able2travel.com

Telephone: 01483 806826

Any premium paid will be refunded providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Able2Travel reserve the right to deduct from the rebate of premium reasonable costs incurred in processing the original sale and cancellation.

Cancellation outside the statutory period

If you cancel the after the cancellation period, you may be entitled to a pro rata refund of premium unless your policy has a duration of less than one month. Able2Travel reserve the right to deduct from the rebate of premium reasonable costs incurred in processing the original sale and cancellation.