

Art and Private Client Travel Insurance



Insurance Product Information Document

Ecclesiastical Insurance

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This document provides a summary of the key information relating to this travel insurance policy. Complete pre-contractual information on the product is provided in the policy documentation which contains the full terms, conditions, limitations and exclusions.

What is this type of insurance?

This is a travel insurance policy to cover unexpected events that could occur before a holiday, while travelling, or whilst on holiday, e.g. cancelling or cutting short a holiday or needing medical treatment.



What is insured?

- ✓ If you fall ill, medical and other expenses up to £10,000,000 in total outside of the UK or Isle of Man (including up to £400 for emergency dental treatment)
- ✓ Cover if you have to cancel or cut short your trip up to £15,000
- ✓ Payment of benefits for injuries resulting in death, loss of eye(s), loss of limb(s) or permanent disablement up to £50,000 (£7,500 in the event of death for people under 16)
- ✓ Up to £1,000 if you lose your passport
- ✓ Cover for purchase of essential items should your baggage be delayed for more than 8 hours on the outward journey up to £300
- ✓ If you are delayed, a benefit of £50 for between 4 and 12 hours, £100 for between 12 and 24 hours and £200 for over 24 hours in any single leg of the journey
- ✓ Up to £15,000 for lost deposits or instalments in respect of travel and accommodation following a 24 hour delay in departure of your outward journey if you cancel the trip
- ✓ Cover should you miss your departure due to public transport or your car breaking down or involved in an accident up to £1,000
- ✓ £50 benefit for in-patient treatment whilst abroad for each complete 24 hour period up to £1,000
- ✓ Cover for additional accommodation expenses as a result of an emergency occurring during the trip up to £1,000
- ✓ Cover for winter sports including £50 per day up to £750 to hire ski equipment for non-arrival of your ski equipment, £50 per day up to £750 for piste closure and £250 per week up to £1,000 for ski passes, ski school or equipment hire following accidental injury or illness
- ✓ Cover for hijack and kidnap, a benefit of £500 for each 24 hour period up to £5,000



What is not insured?

- ✗ Any excess that you need to pay for claims. The amount that will apply varies depending on the cause of the claim
- ✗ Claims for medical expenses or if you need to cancel or cut short your trip due to pre-existing medical conditions other than those on our accepted list or where the condition has been stable for the past 12 months with no treatment required
- ✗ Claims if you need to cancel or cut short your trip due to any medical conditions of a close relative or business colleague with whom you are travelling with other than those on our accepted list or where the condition has been stable for the past 12 months with no treatment required
- ✗ Journeys you have begun before the start date of your policy
- ✗ Certain high risk sports e.g. mountaineering, diving, potholing and racing of any kind other than on foot
- ✗ All claims in respect of travel to any destination where the Foreign and Commonwealth Office has advised against all travel or all but essential travel
- ✗ Cover where the purpose of travelling is to obtain medical treatment abroad
- ✗ All claims relating to any new or ongoing pandemic or epidemic of disease which arise before or after you took out your policy other than claims for medical expenses if you are already on a journey and prior to starting this journey the Foreign and Commonwealth Office had not advised against all or all but essential travel to your destination and that you are attempting to return home



Are there any restrictions in cover?

- ! Cover is not available to buy if you live outside of the UK, Channel Islands and Isle of Man
- ! Maximum age limit is 75 years at time of issue of the policy
- ! Medical expenses only for journeys outside the United Kingdom (unless you live in the Channel Islands)



Where am I covered?

You are covered worldwide for trips up to 90 days duration

Trips to the United States of America and Canada are only covered for up to 90 days in total during the period of insurance



What are my obligations?

- You must tell us if any additional persons are required to be insured under the policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to your policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must tell us as soon as reasonably possible of any event which may result in a claim



When and how do I pay?

You can either pay for your policy in full or by instalments. If you pay by instalments you must make regular payments as detailed in your credit agreement.



When does the cover start and end?

The cover starts on the date that we have agreed with you and lasts 12 months. We will send you notice via your insurance broker when your policy is approaching renewal.



How do I cancel the contract?

You can cancel this policy **within 14 days** of the start of cover (or your renewal date) or the date you receive your policy documentation if this is later. If you contact us in this time no charge will be made and we will refund any premium already paid, unless you have made a claim, or are aware of any circumstances that may give rise to a claim.

You may still cancel after this period and we will refund any premium you have paid after the date of cancellation, unless you have made a claim, or are aware of any circumstances that may give rise to a claim. We will not refund any amount less than £50.

If you wish to cancel the policy please contact us by telephone, in writing or by email.