# Travel Insurance

## Insurance Product Information Document

**Company:** This insurance is arranged for members of the Forces Pension Society
FPStravelcover is a trading name of PJ Hayman & Company Limited which is authorised and regulated by the Financial Conduct Authority. Firm Reference Number: 497103. Registered in England No. 2534965. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX and is underwritten by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by both the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 204847).

**Product:** FPStravelcover Travel Insurance for members of the Forces Pension Society.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Evidence of Insurance and Insurance Schedule. You should read your Evidence of Insurance and Insurance Schedule carefully to ensure your cover meets your needs.

### What is this type of insurance?

This Annual Multi-trip insurance protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and theft or temporary loss of your baggage.

### What is insured?

- ✓ Cancellation and Curtailment – up to £5,000 if you need to cancel your trip or come home early.
- ✓ Emergency Medical Treatment Abroad and Repatriation to the UK – up to £5,000,000.
- ✓ Personal Accident – up to £15,000 if bodily injury caused by an accident results in your death, loss of a limb or sight, or permanent total disablement.
- ✓ Travel Delay – £50 if the aircraft, boat, train etc. you are due to travel on is delayed for 12 hours, and £50 for each additional 12 hours' delay up to £200/48 hours (or up to £5,000 if you decide to abandon your trip after 12 hours).
- ✓ Missed Departure – up to £1,000 if you miss your flight, train etc. on the outbound or return leg of your trip.
- ✓ Baggage – up to £2,500 if your personal belongings are lost, stolen or damaged during your trip. Also, up to £250 for replacement of essential items if your baggage is temporarily lost for more than 12 hours on your outward journey.
- ✓ Money and Passport – up to £500 (cash limit of £250) for loss or theft of money. Also, up to £500 for travel and accommodation expenses to obtain a replacement for a lost or stolen passport.
- ✓ Personal Liability – up to £2,000,000 if you cause an accident on your trip which leads to injury to any person, or loss of or damage to property.
- ✓ Legal Expenses – up to £25,000 for legal costs to pursue a claim for compensation if someone causes your death or injury.
- ✓ Catastrophe – up to £1,000 if you are forced to move from your booked accommodation and you have to find alternative accommodation.
- ✓ There are other covers provided under this insurance, including winter sports cover, and some covers apply for trips within the UK. Full details are given in the Evidence of Insurance.

### What is not insured?

- ✗ a) there is no cover under Cover Section 4 (Loss of deposits, cancellation and curtailment) unless you are medically fit to travel on the date of booking any trip.
  b) there is no cover under all Cover Sections other than Cover Section 4 (Loss of deposits, cancellation & curtailment) unless you are medically fit to travel on the date of departure on your trip.
- ✗ Any claim for cancellation or curtailment of your trip arising from circumstances known to you when the insurance was purchased, or at the time of booking any trip, which could reasonably have been expected to lead to cancellation or curtailment of the trip.
- ✗ Any claim for cancellation or curtailment of your trip if you chose to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.
- ✗ Any surgery, treatment or investigations for which you intend to travel to receive.
- ✗ Any trip undertaken for business purposes.
- ✗ Any claim arising from suicide, drug use, alcohol or solvent abuse.
- ✗ Any claim arising from wilful, malicious or unlawful acts, self-inflicted injury, or you putting yourself at risk.
- ✗ Any claim arising from participation in or practice of any professional sports or dangerous sporting activities (as listed in the Evidence of Insurance).
- ✗ Travelling against the advice of the Foreign, Commonwealth and Development Office (FCDO).
- ✗ Any claim caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organization (WHO). However, this exclusion does not apply to claims for emergency medical treatment and if there is a medical requirement to bring you home. There is also cover for cancellation or curtailment of your trip because you became ill with an infectious or contagious disease, including contracting Covid-19, in the 14 days before the start date of your trip or during your trip.
- ✗ Any medical expenses incurred in the United Kingdom.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 of the Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider.

## Are there any restrictions on cover?

- ! This insurance is only available to persons who are residents in the United Kingdom, the Channel Islands or the Isle of Man.
- ! At least one person who is insured must be a member of the Forces Pension Society at the time of application and throughout the period of cover.
- ! The insurance can only be purchased by persons aged between 40 and 79, unless you are renewing existing cover. Any spouse/partner to be insured can be aged under 40. Family cover is available but anyone who is aged 17 or under must always be travelling with one or more insured adults.
- ! You will not be eligible for cover under this insurance if you suffer from a chronic breathing condition. A sample list of these conditions is given in the Evidence of Insurance document.
- ! There is no cover unless you are medically fit to travel on the date booking any trip or on the date of departure of your trip. If a claim is submitted, we reserve the right to verify your fitness to travel with your medical practitioner. It is important that you understand that if you are not medically fit to travel, we will not pay any claims directly or indirectly resulting from any medical condition you have with which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
- ! All trips must be for leisure purposes, and start and end in the UK.
- ! If you have chosen a Europe only cover, you will be covered for benefits and/or services under this policy only whilst in the countries defined under the Europe Definition. If you have selected a Worldwide cover you are covered for countries including those in Europe, USA and Canada.
- ! We will provide cover for any single trip of up to 65 days or 45 days if travel is to the Caribbean, USA or Canada if you have selected Worldwide cover.
- ! Winter sports cover is provided for a maximum of 17 days in any period of cover.
- ! Trips within the UK are only covered if they include a minimum of 2 nights pre-booked accommodation.
- ! Under most sections of this insurance, claims will be subject to £75 excess. This means that you will be responsible for the first £75 of each and every claim per incident claimed for, under each cover section by each insured person.
- ! This is travel insurance not private medical insurance, so there is no cover for medical expenses incurred in private facilities if medically capable public facilities are available.
- ! Cover for irrecoverable cancellation costs and charges following a positive Covid-19 diagnosis is only provided where you are unable to travel to or enter a country because you have tested positive.
- ! If you are pregnant, you will be covered under the standard terms and conditions of the policy during weeks 0-28 (inclusive) of the pregnancy. From the start of week 29 to week 40 (inclusive) of the pregnancy, you can only claim for the medical complications of pregnancy listed in the Evidence of Insurance.

## Where am I covered?

✓ This insurance provides Europe or Worldwide cover.
You will be covered for trips to the destination area you have chosen, which will be shown on your Insurance Schedule.
There is no cover if you travel to a country or specific area that the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel to.

## What are my obligations?

**Disclosing important information**

- You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out, renew, or make a change to your insurance.

**During the period of insurance**

- You must take reasonable care to prevent accident, injury, illness, loss or damage at all times.

**When making a claim**

- You must report any medical emergency abroad as soon as possible, and any other claim as soon as possible and within 31 days of completion of a trip at the latest.
- You must provide, at your expense, any information, evidence, receipts and reports we require, including your fitness to travel from a medical practitioner. Please see the Evidence of Insurance for full details.

## When and how do I pay?

Payment of the insurance premium is by Credit/Debit card at the start date of your insurance and at each scheme anniversary date being 1st November.

## When does the cover start and end?

Your insurance will run for a year, or less if you join after 1st November. Your insurance will commence on the date your application is accepted or 1st November if renewed and will expire on the following 31st October. Cancellation cover is provided from the start date of your period of cover as stated in your Insurance Schedule or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.

## How do I cancel the contract?

You can cancel this insurance up to 14 days from the date that you receive the insurance documents at the start of the insurance or of any subsequent period of cover and we'll give you a full refund provided that no claim has been made or is intended to be made in the current period of cover. Thereafter, you can cancel the insurance at any time during the period of cover.
To cancel the insurance, contact the Scheme Administrator, PJ Hayman & Company Ltd on **02392 419 856** (this is a basic rate number); or Email: **direct.sales@pjhayman.com**; or Write to: PJ Hayman & Company Ltd, Stansted House, Rowlands Castle, Hampshire PO9 6DX