

Travel Insurance

Insurance Product Information Document

Company: UK General Insurance Limited



Product: Benefits Alliance Policy

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?

This cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad.



What is insured?

- ✓ Cancelling or cutting short a trip
- ✓ Catastrophe
- ✓ Emergency Medical Expenses
- ✓ Hospital Benefit
- ✓ Travel Delay
- ✓ Holiday Abandonment
- ✓ Pet Care
- ✓ Missed Departure
- ✓ Personal Accident
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Personal Effects & Baggage
- ✓ Personal Money
- ✓ End Supplier Failure Cover
- ✓ **Optional Winter Sports Cover**
- ✓ **Optional Golf Cover**
- ✓ **Optional Cruise Cover**
- ✓ **Optional Natural Disaster Cover**



What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless additional cover has been taken
- ✗ 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 claim relating to drug or alcohol abuse
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline
- ✗ The excess as shown in your documentation



Are there any restrictions on cover?

- ! You must be resident in the UK, having lived permanently in the UK for at least 6 months prior to taking out this cover and be registered with a local Medical Practitioner
- ! Age limits apply to this policy. You must be aged 69 or under for trips to the USA, Canada, Bermuda, the Caribbean & Mexico; Or aged 74 or under for all other worldwide destinations. For annual multi-trip policies, the age limit applies at the start date of your policy. For single trip policies the age limit applies on the day you first travel
- ! This policy will not provide cover if you do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip
- ! This policy does not offer cover for all medical conditions or situations. You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured person', or any of your close relatives



Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world as specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by debit or credit card.



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 declared on your policy schedule.

Annual multi-trip policies can be deferred to start on a date later than that on which you purchased it. If you choose to defer the start date of your annual multi-trip policy, you will not be covered for cancellation during that period. The policy expires 12 months after the start date. These start and end dates of your policy will be declared on your policy schedule.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that travel has not already taken place and that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk>.

Making a claim

For emergency medical assistance

- If you are admitted to hospital, anywhere in the world: **Global Response: +44 (0) 113 3180 197**
- Outpatient treatment in the UK & North America: **Global Response: +44 (0) 113 3180 197**
- Outpatient treatment anywhere else in the world: **Healthwatch SA: +44 (0) 113 3180 124**

To make a claim relating to End Supplier Failure Cover

IPP (International Passenger Protection)

Tel: 020 8776 3752 Email: info@ipplondon.co.uk

For all other claims

Direct Group Travel Claims Service

Tel: 0344 412 4296 Email: claims@directgroup.co.uk

On all correspondence please tell us you are insured by Benefits Alliance Travel Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

In the first instance, please contact Benefits Alliance Insurance directly. If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department

UK General Insurance Group Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ

Tel: 0345 218 2685 Email: customerrelations@ukgeneral.co.uk

Complaints regarding CLAIMS

Customer Relation Department

PO Box 1193, Doncaster DN1 9PW

Tel: 0344 854 2072 Email: customerrelations@directgroup.co.uk

On all correspondence please tell us you are insured by Benefits Alliance Travel Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk