

Travel Insurance

Insurance Product Information Document

Company: UK General Insurance Limited



Product: Benefits Alliance Policy

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

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

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.

You must follow our claims process which can be found in your policy documentation.



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?

By telephone, email or post. If you cancel your policy 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 taken place and 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.

Important Information

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 Relations

PO Box 1193, Doncaster DN1 9PW

Tel: 0344 854 2072 Email: customer.relations@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.