

# Travel Insurance

## Insurance Product Information Document

Company: Travel Insurance Facilities Plc t/as tifgroup.

Registered in England registered in England No. 322041 an is authorised and regulated by the Financial Conduct Authority FRN 306537.

Product: Spectrum Diamond Single Trip & Multi-Trip Travel Insurance Policy

**This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.**

### What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



### What is insured?

The policy covers **up to** the following amounts:

✓ If you are unable to go on your trip	£5,000
✓ If your end supplier fails before you leave home	£3,000
✓ If you are delayed leaving your home country	£750
✓ If you miss your departure	£1,500
✓ If you miss your first connection	£1,500
✓ If you decide to abandon your trip	£5,000
✓ If you need emergency medical treatment abroad	£10m
✓ If you incur additional medical expenses abroad	£5,000
✓ If you need to be brought home	£250,000
✓ If you are buried or cremated abroad	£5,000
✓ If you are admitted to a public hospital	£1,000
✓ If you need emergency medical treatment in your home country	£7,500
✓ If you have to cut your trip short	£5,000
✓ If your checked-in baggage is delayed	£300
✓ If your valuables are lost or stolen	£750
✓ If your electrical items & accessories are lost, stolen or accidentally damaged	£750
✓ If your gadgets are lost or stolen	£3,000
✓ If your gadgets are accidentally damaged	£3,000
✓ If your other possessions are lost, stolen or accidentally damaged	£4,000
✓ If your cash is lost or stolen	£750
✓ If you need emergency travel documents	£750
✓ If you are held legally liable for injury or damage	£2m
✓ If you are killed, injured or disabled following an accident	£100,000
✓ If you need legal advice	£50,000
✓ If your return to your home country or BFPO is delayed	£750
✓ If a major incident occurs while you are away	£1,000
✓ If your end supplier fails while you are on your trip	£3,000

You can add the following optional covers to the Diamond policy:

Winter Sports extension                      Cruise extension



### What is not insured?

- ✗ Cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- ✗ Any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section Emergency Medical Treatment. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean that you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear)
- ✗ Any trip involving a cruise unless you have paid the additional premium
- ✗ Trips over 45 days on a Multi-Trip policy



### Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your accommodation.



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changed including any changes to medical conditions or the health of anyone on the policy.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



## When does the cover start and

Multi-trip travel insurance, covers a period of one year. Multi-trip policies start from the date that you request and end 12 months later. A Multi-trip policy can be taken out each year until anyone on the policy reaches 79 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



## How do I cancel the contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Spectrum on 0330 123 5688.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.