

# Travel Insurance



## Insurance Product Information Document

Company: Spectrum Travel Insurance is a division of Citybond Holdings Ltd, 109 Elmers End Road, Beckenham, Kent, BR3 4SY.  
Authorised and Regulated by the Financial Conduct Authority, FRN 312208. Registered in England and Wales, Number 1478367.

### Product: Gap Year - Silver Cover

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy terms and conditions. Complete pre-contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This travel insurance policy is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses from their travel.



#### What is insured?

- ✓ Cancellation and curtailment up to £1,000
- ✓ Emergency medical expenses up to £5,000,000
- ✓ Emergency dental treatment up to £250
- ✓ Burial or cremation up to £2,500
- ✓ Public hospital benefit up to £500
- ✓ Personal accident up to £10,000
- ✓ Baggage up to £750
- ✓ Baggage (single article, pair or set) up to £100
- ✓ Baggage (valuables in total) up to £100
- ✓ Emergency replacement of baggage up to £100
- ✓ Personal money, passport and documents up to £250
- ✓ Personal money (cash) up to £150
- ✓ Personal liability up to £1,000,000
- ✓ Missed departure up to £1,000
- ✓ UK departure assistance and missed UK connection - up to £500
- ✓ Legal expenses up to £10,000
- ✓ Extended kennel and/or cattery fees up to £250
- ✓ Hijack and kidnap up to £5,000
- ✓ Incarceration abroad up to £500
- ✓ Scheduled airline failure up to £1,500

#### You can add the following optional covers to the Spectrum Travel Insurance policy:

- Gadget cover
- Travel disruption
- Winter Sports
- Business Plus
- Golf Plus
- Wedding / Civil Partnership Plus



#### What is not insured?

- ✗ Your policy excess as shown where applicable
- ✗ There is no cover under this policy for 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
- ✗ There is no cover under this policy for 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 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
- ✗ All claims arising from pre-existing medical conditions unless declared to and accepted in writing by us
- ✗ You drinking too much alcohol (a blood level of 0.19% - approximately 4 pints or 4 glasses of wine) resulting in a claim
- ✗ Travelling to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel, or all but essential travel
- ✗ Medical costs from a private medical facility unless agreed in advance by Emergency Assistance Facilities
- ✗ Cancellation caused by pregnancy or childbirth unless the cancellation is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth
- ✗ Loss, theft or damage to valuables, personal money or passport left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation



#### Are there any restrictions on cover?

- ! You must not have already started your trip.
- ! You must be a resident of United Kingdom, Channel Islands or BFPO for the past six months and registered with a medical practitioner
- ! You must not be traveling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment
- ! You must be able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or BFPO within your trip dates, unless an extension has been agreed by us and confirmed in writing



## 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 of 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 where 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?

- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance. Where we ask for information please make sure it is accurate and let us know if there are any changes on an on-going basis.
- Please ensure you read the terms and conditions of your policy carefully to ensure that you are aware of the information that we will require relating to travel insurance cover we are arranging for you. If you are in any doubt as to whether information is relevant you should call and discuss it with us on 0800 840 7227.
- It is vital that you answer questions about your health honestly and accurately, taking care not to make any misrepresentation of the facts, as inaccurate answers may result in insurers declining any claim that may arise.
- We reserve the right to charge an additional premium, amend the policy terms, or decline cover if we feel the information you give us changes our assessment of the risk involved.



## When and how do I pay?

You must pay your premium before the policy can be issued. Payment can be made by debit or credit card, and you can do this via [www.spectrumtravelinsurance.co.uk](http://www.spectrumtravelinsurance.co.uk) or call on 0800 840 7227.



## When does the cover start and end?

For Gap Year 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 shown on your policy validation certificate.



## How do I cancel the contract?

### Automatic cancellation rights

You may cancel this policy within 14 days of receipt of the policy documents by contacting us on one of the below methods during the cancellation period:

In writing: Customer Care Manager, Spectrum Travel Insurance, 109 Elmers End Road, Beckenham, Kent, BR3 4SY.

By email: [info@spectrumtravelinsurance.co.uk](mailto:info@spectrumtravelinsurance.co.uk)

Telephone: 0800 840 7227

Any premium paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

### Cancellation within the statutory period

Should you wish to cancel your policy within the 14 day cooling off period, this will be subject to a cancellation charge of £9 plus an administration fee of £1.80 per person.

### Cancellation outside the statutory period

Should you wish to cancel your policy outside of the 14 day cooling off period, in addition to a £15 cancellation charge, the following cancellation terms will be applied:

We will refund 50% of the policy premium and any additional premium applied to cover your existing medical conditions.