Travel Insurance

Staysure

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting **register.fca.org.uk**

Product: Staysure Travel Insurance – Basic – Annual Multi Trip, Single Trip and Long Stay.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full details and policy terms, please refer to your policy documents.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover leisure trips for either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.

What is insured?

✓ **Cancellation:**	up to £500
✓ **Cutting Short Your Trip:**	up to £500
✓ **Emergency Medical Expenses**	up to £5 million
✓ **Missed Departure:**	up to £500
✓ **Travel Delay:**	up to £300
✓ **Personal Baggage:**	up to £300
✓ **Personal Money:**	up to £300
✓ **Loss of Passport:**	up to £300

Optional Covers:

- Cancellation and Cutting Short Your Trip cover can be extended subject to payment of an additional premium if approved by us
- Personal Liability
- Cruise Cover (not Cruise Plus Cover)
- Travel Disruption Extension

What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when making a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ If at the time of taking out this policy, you have any symptoms of an undiagnosed medical condition, you will not be covered if you need to cancel your trip, cut it short, or make an emergency medical claim relating to that condition.
- ✗ There is no cover if at the start of the policy anyone to be insured is awaiting any medical investigation, or the results of any tests or investigations.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy (see policy wording).
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Any treatment which can wait until you return home.
- ✗ Medical expenses incurred in your home country.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the value of the items at the time the loss occurred unless otherwise stated.
- ✗ Personal baggage where you have not taken steps to prevent loss.
- ✗ Any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Any trips within the United Kingdom, Channel Islands, or Isle of Man where you do not have 2 nights pre-booked accommodation.

Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and Isle of Man
- ! You will not be covered if you travel to a country or region where the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit **gov.uk/foreign-travel-advice**

Single Trip policies

- ! There is no upper age limit
- ! Maximum trip limit 104 days

Long Stay policies

- ! Maximum age is 75 years
- ! Maximum trip limit is 550 days

Annual Multi Trip policies

- ! There is no upper age limit
- ! Maximum trip limit if you are aged 0 to 70 years is 50 days
- ! Maximum trip limit if you are aged 70+ years is 35 days
- ! Maximum total time spent abroad is 183 days
- ! United Kingdom only policies will only cover trips where you have 2 or more nights pre-booked 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 validation certificate.

What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- You must read your policy documentation to ensure the policy meets your needs.
- You must tell us about your pre-existing medical conditions when you take out this policy and at each renewal and you must tell us if your health changes during the policy period.
- You must take care to protect yourself and your property.
- You must tell as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.

When and how do I pay?

- You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.

When does the cover start and end?

- Single Trip and Long Stay policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the Validation Certificate.

- Annual Multi Trip policies start from the date that you request and end after 12 months.

How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium, less any applicable fees and charges, provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please call the Staysure Customer Services Team on **0333 006 3213**.