

Travel Insurance

Insurance Product Information Document



GENERAL & MEDICAL

Product: Multi-Trip Travel Insurance

This insurance is underwritten by General & Medical Insurance Ltd. Registered in Guernsey, No 43984. Authorised and regulated by The Guernsey Financial Services Commission, registration number 1028569.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. Unless stated otherwise, any limits shown are per membership year. We have three levels of cover available: Europe (including Republic of Ireland, Canary Islands, Iceland, Madeira and countries bordering the Mediterranean), Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada).

What is this type of insurance?

This is a travel insurance policy, on an annual multi-trip basis.



What is insured?

- ✓ Cancellation & Disruption £6,500
- ✓ Missed Departure £1,500
- ✓ Travel Delay £250 (£100 for the first 12 hours)
- ✓ Alteration of Itinerary £1,500
- ✓ Emergency Medical, Repatriation and other associated Expenses £10,000,000
- ✓ Hospital Inconvenience £1,500 (£25 per day)
- ✓ Funeral Expenses £5,000
- ✓ Personal Accident
 - a. Accidental Death £25,000
 - b. Loss of one limb or one eye £15,000
 - c. Loss of two limbs or both eyes or one limb and one eye £15,000
 - d. Permanent Total Disablement £15,000
- ✓ Baggage and Personal Effects £2,500
- ✓ Any one item £350
- ✓ Valuables Delayed £350
- ✓ Baggage Delay £150
- ✓ Loss of Passport £350
- ✓ Money Travel Documents and Credit Cards £1,000
- ✓ Legal Expenses £15,000
- ✓ Personal Liability £2,500,000
- ✓ Hi-jack and Kidnap £1,000 (£65 per day)
- ✓ WINTER SPORTS
 - Winter Sports Equipment £3,000
 - Equipment Hire £300 (£25 per day)
 - Lift Pass £200
 - Piste Closure £250 (£25 per day)
 - Avalanche Cover £250 (£30 per day)

Available Options and Upgrades (Additional premiums may apply)

CRUISE COVER

- Missed Port Departure £1,500
- Cabin Confinement £1,000
- Itinerary Change £500
- Unused Excursions £500
- Cruise Interruption £750
- Cruise Ship Evacuation £15,000

GOLF COVER

- Golf Equipment £5,000
- Golf Equipment Hire £500
- Non Refundable Golfing Fees £1,000

BUSINESS TRAVEL

- Business Equipment £1,000
- Business Documents and Records £500
- Business Money £500
- Replacement Staff £2,500



What is not insured?

- ✗ Pre-existing medical conditions unless accepted by us in writing and shown on your Schedule of Cover.
- ✗ Claims arising as a result of changes to the insured's health which have not been disclosed prior to the commencement of the period of insurance or any trip.
- ✗ You travelling against medical advice or with the intention of receiving medical treatment.
- ✗ Travelling against Foreign & Commonwealth Office advice.
- ✗ Apart from Covid-19 cover under 'Cancellation & Disruption' and 'Emergency medical expenses' sections, this policy does not cover any claim arising directly or indirectly, from any pandemic or epidemic, including but not limited to any variation of Covid-19.
- ✗ Any claim arising from attempted self-injury or suicide.
- ✗ Participating in professional sports or flying.
- ✗ Cosmetic or beauty treatments that are not medical necessary.
- ✗ Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
- ✗ Claims arising from excessive alcohol consumption or use of drugs.
- ✗ Sexually transmitted disease.
- ✗ Claims arising or resulting from war, act of terrorism, radiation, your involvement in criminal activity.
- ✗ Self inflicted injury or suicide.
- ✗ Manual work or hazardous activities.



Are there any restrictions on cover?

- ! Any person who has reached the age of 80 years at the commencement of the period of insurance.
- ! The maximum duration of any trip should not exceed 90 days.
- ! Policyholders who have selected a pre-existing condition are limited to a per trip maximum duration of 30 days and maximum age on day of outbound travelling is 75.
- ! Total combined trips maximum 180 days in any policy year.
- ! Winter sports cover up to maximum 21 days within the policy year.



Where am I covered?

- ✓ Please refer to the 'Geographic Area to be visited' shown on your policy schedule. The Geographic Areas are defined in the policy documentation.
- ✓ The following countries are excluded from all levels of cover: Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel, Lebanon, Libya, Nigeria, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Tunisia and Yemen.



What are my obligations?

- You must provide complete and accurate answers to any question we ask when you take out, make changes or renew your cover.
- You must tell us immediately if at any time any of the information is incorrect or changes are required to your policy. Failure to do so may result in your insurance becoming invalid.
- You must review your policy documents and schedule of cover upon purchase and at renewal of your policy to ensure that it meets your requirements.
- You must pay your premiums on time and you must pay any excess applicable to your policy.
- Contact us if you need to make a claim to ensure your claim is covered.



When and how do I pay?

For full details of when and how to pay, you should contact your Insurance intermediary.



When does the cover start and end?

This insurance covers the named persons in the schedule for the period specified in the schedule.



How do I cancel the contract?

You can cancel this insurance by writing to or calling us within 14 days of the start date or receiving the policy documents.