

# Travel Insurance

## Insurance Product Information Document

**Inntravel**  
The *Slow Holiday* people

**Inntravel Travel Insurance - is underwritten by URV.**

Union Reiseversicherung AG (URV) is authorised in Germany with BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority.

The URV Branch office is administered in the United Kingdom by Travel Insurance Facilities plc. which is authorised and regulated by the Financial Conduct Authority, FRN 306537. Registered in England, registered number 3220410.

**The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your Document of Insurance.**

## What is this type of insurance?

This is a travel insurance policy



### What is insured?

We offer tailor made Single Trip and Annual Multi Trip policy options for clients' of **Inntravel**.

The policy covers up to the following:

✓ Cancellation	£7,500
✓ Departure delay	£100
✓ Delay cancellation	£7,500
✓ Missed departure:	£1,000
✓ Emergency medical expenses Including 24/7 assistance	£5 million
✓ Hospital benefit	£500
✓ Unused activity pack	£150
✓ Personal possessions	£1,500
✓ Bicycle limit	£750
✓ Electric bicycle limit	£1,750
✓ Delayed possessions/bicycle	£250
✓ Bicycle loss of use	£250
✓ Personal money	£500
✓ Loss of passport	£250
✓ Curtailment	£5,000
✓ Personal liability	£2 million
✓ Accidental death & disability	£25,000
✓ Legal advice and expenses	£15,000

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

**Winter Sports extension** – limited to 17 days during the policy period on the Annual Multi Trip policy option

**Collision Damage Waiver extension** (for Europe trips only)



### What is not insured?

- ✗ **Excesses** apply on the **Inntravel** policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ 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 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
- ✗ Trips longer than 31 days on the Annual Multi Trip policy option or persons 75 years of age
- ✗ Trips longer than 24 days if you are 75 to 84 years of age or 31 days if you are 65 to 74 years of age on the Single Trip policy option
- ✗ Natural damage (e.g. wear & tear or from weather)



### Are there any restrictions on cover?

- ! There is no cover for travel to a destination outside the area of your trip destination(s) as shown on your booking confirmation invoice/Document of insurance.
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, 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 to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



## Where am I covered?

**IMPORTANT:** this will depend on your needs - the cover purchased or included on your trip booking with **Inntravel** will cover the geographical area(s) as stated on your **Inntravel** invoice.

We have three options available to you – please read the Geographical Areas section of the Document of Insurance for full definitions:

- ✓ Worldwide including India, Nepal and the United States of America and Canada
- ✓ Europe
- ✓ UK



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- 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 changes including any changes to medical conditions or the health of anyone on the policy



## When and how do I pay?

You must pay your premium as part of your **Inntravel** trip booking before the policy can be issued.



## When does the cover start and end?

Multi-trip travel insurance covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 65 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 booking confirmation invoice.



## How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling **Inntravel** within 14 days of purchase to obtain a full refund of the premium paid.