

Travel Insurance

Insurance Product Information Document

Inntravel
The *Slow Holiday* people

Inntravel – Bicycle only Travel Insurance - Single Trip 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 a tailor made bicycle only single trip policy for clients' of **Inntravel**.

The policy covers up to the following:

✓ Bicycle	£1,000
✓ Hired bicycle	£1,000
✓ Electric bicycle	£2,500
✓ Hired electric bicycle	£2,500
✓ Bicycle loss of use	£250



What is not insured?

- ✗ 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.
- ✗ **Excesses** apply on the **Inntravel – Bicycle Cover** policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Trips which have begun before your policy cover start date
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ If you are aged 86 years or over
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Superficial marks and scratches, dents or puncture to tyres
- ✗ Any claim for loss or theft not reported to the police, carrier, tour operator rep and a written report obtained



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 for bicycles left unattended unless with you or in a securely locked immovable object or locked bicycle store
- ! There is no cover for any bicycle more specifically insured elsewhere
- ! There is no cover for bicycles with a value over £100 where you are not able to provide proof of ownership/existence



Where am I covered?

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

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

- ✓ 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?

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.