

# Travel Insurance

## Insurance Product Information Document

Company: Travel Insurance Facilities Plc t/as tifgroup.

Registered in England & Wales No. 3220410. Authorised and regulated by the Financial Conduct Authority FRN 306537.

Product: Debenhams Single Trip & Multi Trip Travel Insurance

# Debenhams

**This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.**

### What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



### What is insured?

The policy offers three products, Standard, Superior and Luxury with up to the following levels of cover:

	Standard / Superior / Luxury
✓ If you are unable to go on your trip	£1,000 / £3,000 / £5,000
✓ If your departure is delayed by 12 hours or more	£200 / £300 / £500
✓ If you choose to cancel after 24 hours or more	£1,000 / £3,000 / £5,000
✓ Missed departure	£500 / £750 / £1,500
✓ If you need emergency medical attention	£10m / £10m / £10m
✓ Public hospital inconvenience benefit per 24 hours	£200 / £400 / £600
✓ Emergency dental treatment	£200 / £500 / £1,000
✓ If you need to come home early	£1,000 / £3,000 / £5,000
✓ If your possessions are lost, stolen or damaged	£1,000 / £1,500 / £2,500
✓ If your possessions are delayed by 12 hours	£200 / £300 / £500
✓ If your cash is lost or stolen	£200 / £300 / £500
✓ If your passport is lost or stolen	£200 / £300 / £500
✓ Personal liability	£2m / £2m / £2m
✓ Accidental death and disability benefit	£10,000/£20,000/£30,000
✓ If there is a natural disaster while you are away	£250 / £250 / £250
✓ If you are mugged	£1,000 / £1,000 / £1,000
✓ If you are hijacked	£250 / £250 / £250
✓ If you need additional pet care due to a delay on your return	£250 / £250 / £750
✓ If you need legal advice	£10,000/£15,000/£25,000

You can add the following optional covers to the policy:

Golf extension	Winter Sports extension
Cruise extension	Wedding extension
Gadget extension*	

\*The Gadget extensions is arranged through UK General Insurance Limited on behalf of Great Lakes Insurance SE.



### 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.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Excesses may apply on the Single Trip and Multi-Trip policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events of situations you know about before taking out a policy or booking a trip which could mean that 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
- ✗ Natural damage (e.g. wear & tear)
- ✗ Any trip involving a cruise unless you have purchased the Optional Cruise Extension
- ✗ Any gadget or mobile phone, unless you have purchased the Optional Gadget Extension



### Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, 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 for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your 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 policy schedule.

You will not be covered if you travel to a country or region when 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?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- 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 changed including any changes to medical conditions or the health of anyone on the policy.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



## When does the cover start and

Multi-trip travel insurance, covers a period of one year. Multi-trip policies start from the date that you request and end 12 months later. A Multi-trip policy can be taken out each year until anyone on the policy reaches 74 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 policy schedule.



## How do I cancel the

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Debenhams on 0343 658 0371.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.