Travel Insurance

Insurance Product Information Document

Product: Avanti Go Travel Insurance – Established – Annual Multi Trip & Single Trip

Company: Great Lakes Insurance UK Limited

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

This is a summary of the insurance cover. Before purchase, further information can be found in your quotation. Full terms and conditions of the policy are contained in the policy documentation which you will receive after purchase.

What is this type of insurance?
This travel insurance policy covers against specific unexpected events when you travel away from home, as summarised below. You can also add optional cover for an extra cost.

What is insured?

All cover amounts are per person.

✓ **Cancellation or cutting short your trip – up to £1,000**
Cover for non-refundable travel and accommodation costs if you need to cancel or cut short your trip for specific reasons listed in the policy.

✓ **Emergency medical expenses – £12,000,000**
Cover for emergency medical treatment and extra costs such as bringing you home, as well as help from a medical assistance company while abroad.

✓ **Travel delay – £20 every six hours, up to £400**
Cover for delays of 6 hours or more to your first outbound or final inbound international departure due to specific reasons listed in the policy.

✓ **Missed departure – up to £500**
Cover for extra travel and accommodation if you miss your departure for specific policy reasons, so you can continue your trip.

✓ **The loss or theft of or damage to your personal items:**
- Personal baggage: up to £750
- Personal money: up to £500
- Passport: up to £500

✓ **Baggage delay – £40 every 12 hours, up to £280**
Provides cover to help replace personal items if they're lost on your outward journey by the carrier.

✓ **Personal accident – £20,000 if aged 18-85**
Provides cover following an accident on your trip leading to death, loss of limb or sight, or permanent total disablement. This is limited to £1,000 for those under 18 or over 85.

✓ **Legal Protection – up to £25,000**
We partner with ARAG Legal Expenses Insurance who'll take legal proceedings to claim compensation due to your death, illness or personal injury.

✓ **Optional Covers:**
- Cruise Cover
- Gadget Cover

What is not insured?

× **Excess:**
This is the amount you pay towards a claim before your insurance covers the rest up to the sum insured. Where the claim value is less than the policy excess, you wouldn't be able to make a claim.

× **Pre-existing medical conditions:**
- Not covered unless declared and approved by us. Any extra premium must also be paid.
- Not covered when a terminal prognosis has been given.

× **Awaiting medical results:**
Not covered if you were awaiting test or investigation results, at the time you booked the trip or purchased the policy, whichever is later.

× **Travel against medical advice:**
Not covered for travelling if you're travelling against medical advice.

× **Travel for medical treatment:**
Not covered if you're travelling abroad to seek any kind of medical treatment or consultation.

× **Private medical treatment:**
Not covered for private treatment unless approved by us in advance.

× **Any treatment which can wait until you return home.**

× **Excluded sports and activities:**
Not covered for all sports and activities; check the policy for details.

× **Substance misuse:**
Not covered for misuse of alcohol, drugs, or solvents. This includes heavy drinking that affects judgement.

× **Known situations:**
Not covered for circumstances known before the policy started or the trip was booked, including if you knew a travel companion, close relative, or host was unwell.

× **Personal baggage claims:**
Claims are paid based on the item's value at the time it was lost, stolen or damaged. Unless we agree otherwise.

× **Epidemics and pandemics:**
Not covered if declared by the World Health Organisation.

Are there any restrictions on cover?

! **Cover is only provided for:**

- People who live in the UK, Channel Islands, or Isle of Man, or who have lived there for more than 6 of the last 12 months.
- 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:

! Maximum trip limit 104 days.

Annual Multi-trip Policies:

! Maximum trip limit if you are aged 0 to 70 years is 50 days

! Maximum trip limit if you are aged 71+ years is 35 days

! Maximum total time spent abroad is 183 days

Where am I covered?

✓ **Single Trip:** You're covered for the country/countries shown on your schedule.

✓ **Annual Multi-trip:** You're covered for trips within the geographical area shown on your schedule.

What are my obligations?

You must:

- Be fit to travel.
- Make sure you tell us about your pre-existing medical conditions when you take out this policy and at each renewal. You must also tell us if your health changes during the policy period.
- Contact us before getting medical help abroad (except at a pharmacy).
- Let us know as soon as possible if something happens that could lead to a claim.
- Make sure you have all essential inoculations, vaccines or medications relating to your destination before you go on your trip.

When and how do I pay?

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

When does the cover start and end?

Single Trip policies start when you make the payment for the policy, and we've accepted it. The policy ends on the date of your return from your trip, as shown in the policy schedule.

Annual Multi-trip policies begin from the start date shown on your schedule and ends 12 months later.

How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receiving your policy documents, we'll refund your premium in full. This is provided you haven't taken your trip, made a claim, or intend to make a claim.

The 14-day cancellation right does not apply to policies lasting less than one month.

To cancel the policy, please call the customer services team on 0333 014 2722.

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