

# Travel Insurance

## Insurance Product Information Document



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**Product: Leisure Guard Travel Insurance  
Backpacker Pre-Ex Standard Cover**

**This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.**

### What is this type of Insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



#### What is insured?

- ✓ **Cancellation, curtailment and trip interruption** - Up to £1,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - Up to £5 million in total for overseas hospital fees, repatriation and funeral expenses; up to £250 for emergency dental treatment.
- ✓ **Personal possessions** - Up to £1,000 in total for items lost, stolen or damaged on your trip (single article and valuables limits apply); up to £50 a day (£250 in total) to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £200 in total for money lost, stolen or damaged on your journey.
- ✓ **Loss of travel documents** - Up to £150 in total for costs to obtain temporary or replacement documents on your trip.
- ✓ **Travel delay** - Up to £200 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively, on the outbound leg only, airport lounge access or up to £1,000 in total if you abandon your trip.
- ✓ **Personal accident** - Compensation if you die (up to £5,000); lose your sight or limb or are unable to ever work again (all up to £10,000) following an accident on your trip. Some limits are restricted if aged under 18.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Up to £5,000 representation and legal costs, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

**Optional cover** - Subject to an extra premium being paid, cover is available for Winter sports.



#### What is not insured?

- ✗ The excess as set out in the policy wording if you have not purchased excess waiver.
- ✗ Trips outside your period of insurance.
- ✗ Medical expenses above £500 unless we have authorised them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company.
- ✗ Pre-existing medical conditions which you have not declared fully to us at the time of purchasing your insurance before travel and had accepted by us for cover in writing.
- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
- ✗ Sports and activities not listed in the wording or for which you have not paid the additional premium.
- ✗ Claims arising from prohibitive regulations by the government of any country.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Suicide.
- ✗ Terrorism other than for medical expenses or personal accident.
- ✗ Travel against Foreign, Commonwealth & Development Office advice unless the FCDO advice relates to Coronavirus and you are travelling within Europe.
- ✗ Any cancellation or curtailment claims arising from government or Foreign, Commonwealth & Development Office advice warning against all travel, or all but essential travel, for any reason including epidemic or pandemic, including but not limited to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these.
- ✗ Travelling against a UK lockdown.
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Self-exposure to needless danger.
- ✗ Claims arising from bankruptcy/liquidation of any tour operator, travel agent or transportation company.
- ✗ You riding on a motor bike above 250cc or on a quad bike.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusions in the policy wording.



**Please see overleaf for restrictions on cover**



### Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom and registered with a GP.
- ! You must be in the UK, and not already travelling when you buy your policy.
- ! Your trip must start and end in the UK and you must have a return ticket.
- ! Cover is only provided for trips in the UK if you have at least two nights' pre-booked and pre-paid accommodation.
- ! You must be 49 years old or under when you purchase a policy.
- ! If you purchase the winter sports option you are entitled to a maximum of 21 days winter sports cover during the policy year.

(Continued on next column)



### Are there any restrictions on cover? (Continued)

- ! Trips are limited to 552 days.
- ! Policies can only be bought up to 186 days in advance of your trip.



### Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.



### What are my obligations?

- You must take care to review and understand your policy terms, conditions and exclusions. This document is only a summary of benefits and does not contain all limitations.
- You must make sure you meet the eligibility criteria under this policy.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this will invalidate your policy and claims will not be paid meaning that you will be liable for any related costs. You must at all times act as if you are not insured.



### When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card.



### When does the cover start and end?

Your policy provides cover during the period shown on your schedule of insurance.



### How do I cancel the contract?

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given.