

Travel Insurance Product Information Document

All Seasons Underwriting Agencies Limited

WRIGHTSURE COACH SINGLE TRIP TRAVEL INSURANCE

This insurance is provided by All Seasons Underwriting Agencies Ltd (ASUA) which is registered in the UK and is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. All Seasons Underwriting Agencies Ltd is regulated by the Financial Conduct Authority. Firm Reference: 308488. Registered in England No. 03252689. Registered Office: 12 Helmet Rowe, London EC1V 3QJ.

This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Wording and Validation Certificate. You should read your Policy Wording and Validation Certificate carefully to ensure your cover meets your needs.

What is this type of insurance?

This single trip policy protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and theft or temporary loss of your baggage. There are also some optional covers available to you.



What is insured?

- ✓ Cancellation and Curtailment – up to £5,000 (UK)/£10,000 (Europe) if you need to cancel your trip or come home early
- ✓ Emergency Medical Treatment Abroad – up to £5,000,000
- ✓ Personal Accident – Up to £15,000 if bodily injury caused by an accident results in your death, loss of a limb or sight, or permanent total disablement
- ✓ Delayed Departure – £20 if the Coach, Aircraft, Boat, Train etc. you are due to travel on is delayed for 12 hours, and £20 for each additional 12 hours delay up to £60 in total (or up to £5,000 (UK)/£10,000 (Europe) if you decide to abandon your trip after 12 hours)
- ✓ Missed Departure – up to £200 (UK), £800 (Europe) if you miss your Coach, Flight, Train etc. on the outbound or return leg of your trip
- ✓ Baggage – up to £1,500 if your personal belongings are lost, stolen or damaged during your trip. Also up to £200 if your baggage is delayed over 12 hours.
- ✓ Money, Passport and Documents – up to £500 for loss or theft of, or damage to, money or documents.
- ✓ Personal Liability – up to £2,000,00 if you cause an accident on your trip which leads to death or injury to any person, or loss of or damage to property.
- ✓ Legal Assistance and Expenses – up to £25,000 for legal costs to pursue a claim for compensation if someone causes your death or injury.
- ✓ Hospital Benefit – up to £500 if you are hospitalised over 24 hours.
- ✓ Sports activities - category 1 included as standard.



What is not insured?

- ✗ Any medical condition you have for which:
 - A healthcare professional has advised you not to travel with (or would have done so had advice been sought) but despite this you still travel.
 - You are receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic or nursing home.
 - Are travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
 - Are travelling against the advice of a Healthcare Professional or for the purpose of obtaining medical treatment abroad.
 - You have been given a terminal prognosis.
- ✗ Any claim arising from suicide, drug use, alcohol or solvent abuse and you putting yourself at risk.
- ✗ Any claim arising from participation in or practice of any professional sports or entertaining.
- ✗ Any sport, manual work or activity which is not on the list in the Policy Wording (unless you have paid an additional premium and we have agreed to provide cover)
- ✗ Travelling against World Health Organisation (WHO) advice or against the advice of a recognised Government body.
- ✗ Any claim caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO). However, there is some cover provided under some sections of the policy, for example in relation to medical expenses abroad and cancellation of a trip. Full details are available in the Policy Wording.
- ✗ Travel and/or accommodation costs that are recoverable from your provider or elsewhere.
- ✗ Claims arising from circumstances known to you before the insurance was purchased, or at the time of booking a trip, which could reasonably have been expected to lead to cancellation or curtailment of the trip.



Are there any restrictions on cover?

- ! This insurance is only available to persons legally resident in the UK, Gibraltar, Guernsey, Jersey, or the Isle of Man.
- ! The maximum age at which you can buy this policy for travel within Europe is 94.
- ! For ages 90 – 94 the maximum trip duration is 15 days.
- ! Children under 16 years old are only insured when travelling with one or both insured adults
- ! Under most cover sections, claims will be subject to an excess, meaning you will be responsible for the first part of each and every claim per incident claimed for, under each cover section, by each insured person. .



Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance for travel within the United Kingdom or Europe.



What are my obligations?

Disclosing important information

- You must take reasonable care to provide complete and accurate answers to questions we ask you are asked when you take out or make a change to your policy.
- You must read the health conditions exclusion (please refer to page 2 of your policy wording) to ensure you are able to comply with the terms and conditions laid out therein. Full details are included under “Part 1 – Important Information” in the Policy Wording.

During the period of insurance

- You must take precautions to avoid injury, illness, loss, theft or damage at all times.

When making a claim

- You must report any serious medical emergency abroad as soon as possible, and any other claim as soon as possible and preferably within 31 days of any incident.
- You must provide, at your expense, any information, evidence and receipts we require including fit noted signed by a registered healthcare professional, police reports and other necessary reports following loss or injury.



When and how do I pay?

You must pay the full premium due when taking out this insurance. You can pay by either credit/debit card, cheque Cash or or bank transfer.



When does the cover start and end?

You are covered for the period of insurance stated in the Validation Certificate. Cover ends upon completion of the trip if this occurs earlier. Cancellation cover is provided from the time you pay the premium.



How do I cancel the contract?

- You can cancel this insurance up to 14 days from the date that you receive the policy documents at the start of the insurance and we'll give you a full refund provided cover has not already commenced and no claim under the policy has been made or is intended to be made.
- To cancel the policy please contact the company that issued this insurance or call ASUA on Tel: +44(0)203 327 0555 (this is a basic rate number). Email info@asua.co.uk. Address Alpi House, Suite 2, East Wing, 2nd Floor, Miles Gray Road, Basildon, Essex. SS14 3HJ.