

# Travel Insurance

## Insurance Product Information Document



**Company:** The policy is underwritten by Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd., registered in England and Wales, Registration Number 04413524, home state, United Kingdom. Registered Office: 5th Floor, 40 Leadenhall, Leadenhall Street, London EC3A 2BJ. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 219654. This can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

**Coverholder:** PJ Hayman & Company Limited. Registered address: Stansted House, Rowlands Castle, Hampshire PO9 6DX. PJ Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA).

**Product:** Holiday Cancellation & Curtailment Top Up

This document provides a summary of cover, including important limitations and exclusions only. For full terms and conditions please see your Policy Wording and Schedule.

### What is this type of insurance?

This is a holiday cancellation & curtailment top-up policy which will only operate when the underlying limit of your travel insurance policy is exceeded following a claim payment. The top-up cover limit you chose is shown in your schedule. Full details of cover are provided in the top-up Policy Wording.



### What is insured?

Up to the top-up cover limit as detailed in the schedule



#### Cancelling or Cutting short your trip

This insurance acts as a "top up" to your main travel insurance policy.

It will only operate when the underlying limit under the cancellation or curtailment section of your main travel insurance policy is exceeded, following a claim payment.



### What is not insured?

- ✗ More than the maximum Sum Insured shown in your schedule.
- ✗ Claim circumstances you were aware of before your top-up policy was issued.
- ✗ Any claim as a result of an event that occurs within the first 7 days of cover under this top-up policy.
- ✗ Any claim that your main travel insurance policy does not respond to or the underlying limit is not exceeded.
- ✗ Any claim relating to a contribution or deduction that has been made against the settlement of your claim on your main travel insurance policy.
- ✗ Any claim that is refused under your main travel insurance policy.
- ✗ Losses arising out of war (including civil), invasion, hostilities or warlike operations, rebellion, revolution, insurrection, civil commotion or terrorism.



### Are there any restrictions on cover?

- ! Any amount that exceeds the total limit payable for one event for all insured persons as shown on the schedule. If the claim amount is more than the total limit shown on the schedule, the amount payable per insured person will be reduced until the total does not exceed the limit.
- ! You must be a permanent resident in the UK.
- ! You must be in the UK at the time of purchasing this policy.
- ! You must be aged 85 years or under at the time of purchasing this top-up policy.
- ! You must have purchased your main travel insurance policy on or before the date you purchased this top-up policy.
- ! Your main travel insurance policy must have at least £1,000 of cancellation or curtailment cover per insured person.
- ! This top-up policy will only cover a specific trip, the dates of which are shown on your schedule.
- ! General exclusions apply to the whole policy, which are in addition to the exclusions noted under "what you are not covered for within the "Your Top-Up Cancellation & Curtailment Cover" section of cover.
- ! There are General Conditions that you have to meet for cover to apply.



### Where am I covered?

✓ You are covered for the destination(s) shown on your main travel policy schedule.



### What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your top-up policy wording carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself against accident or injury and to minimise any claim.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim you must provide us with a completed claim form as soon as possible following any bodily injury, illness, incident or event, which may give rise to a claim under this policy.



### When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the top-up policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



### When does the cover start and end?

Cover for trip cancellation starts 7 days after purchase of this policy and ends at the start of your trip.

Cover for curtailment starts when you leave your home to commence your trip and will cease on your return to your home following your trip.

The start and end dates of your trip will be shown on your schedule.



### How do I cancel the contract?

You can cancel this insurance within your 14 day 'cooling off period' by contacting your Insurance Intermediary.

Once the 14 day cooling off period has expired, you can cancel this insurance, however no refund of premium will be made..