Gap Year Travel Essential

Insurance Product Information Document

Product: Gap Year Travel Insurance **Company: Howden UK Brokers Limited**
(firm ref: 307663) is authorised and regulated by the Financial Conduct Authority. Registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

What is this type of insurance?
This insurance meets the demands and needs of persons travelling away from home.

What is insured?

✓ **Cancelling or cutting short a trip**
We will pay you up to £5,000 for unused and irrecoverable costs if you have to cancel or cut short your trip as a result of an insured event

✓ **Medical emergency and other expenses**
Should you be injured or become unwell whilst on a trip, we will pay up to £5 million for your hospital, ambulance and medicalrepatriation costs, including up to £250 for emergency dental treatment

✓ **Baggage**
We will cover you if your personal belongings are lost, damaged or stolen up to £2,000 per person. The following limits also apply:

- Up to £200 for any one article
- Up to £250 for the total of all valuables

✓ **Personal money and passport**
We will cover you if your personal money is lost, damaged or stolen. The following limits apply:

- Up to £200 for cash
- Up to £50 for cash if under the age of 16
- Up to £200 for all other personal money and documents

We will also pay up to £250 for additional accommodation and transport costs to obtain a replacement passport if yours is lost, stolen or damaged

✓ **Missed Departure**
We will pay your additional transport costs up to £250 if you miss your public transport from or to your home country as aresult of an insured event

What is not insured?

✗ The excess amount of each claim made by each person under eachcover section where an excess is payable

✗ Baggage or valuables left unattended - subject to terms set out in your policy booklet

✗ Any event which you were aware of at the time of taking this insurance or booking your trip (whichever is later) that could give rise to a claim

✗ Any trip which has already begun when you take out this insurance

✗ Any pre-existing medical condition relating to any reason set out under 'Important conditions relating to health' in your policy booklet

✗ Any optional additional cover unless the appropriate additional premium has been paid

✗ Participation in any professional sports or entertainment

✗ There is no cover for manual work unless listed within the policy document as acceptable

✗ Your travel to any country or specified area or event when the FCDO or the World Health Organisation has advised against travel

✗ Your own unlawful action or any criminal proceedings against you

✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip

✗ Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse

✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider

✗ Any claim due to a cause which is not insured under your selected level of cover

Are there any restrictions on cover?

! This policy is not available to anyone aged 66 or over at the time of departure

! This cover is only available to those who are registered with a GP in their home country

! Policies cover emergency medical treatment, it is not private health insurance, be aware of excessive treatment charges

Where am I covered?

- ✔ You are covered for travel to the destination for which the appropriate premium has been paid and for which you have been accepted for cover provided you are not travelling against the advice of the Foreign, Commonwealth and Development Office or the World Health Organisation

What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact which is likely to affect the acceptance of this insurance
- If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or knowingly give false information all cover under this policy may be cancelled
- If any details change after purchase of this insurance please contact us
- You must take reasonable steps to prevent loss, theft or damage to your property
- You must not travel against the advice of a medical practitioner or your public transport provider
- You must not travel with the intention of receiving medical treatment
- You must take all reasonable precautions and practical steps to avoid injury, illness or disease
- In the event of a serious illness or accident which may lead to inpatient treatment you must contact the emergency assistance services who will then assist you
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss

When and how do I pay?

The charge for this insurance will be payable, as requested by your Group Policyholder, as part of your booking. In some circumstances, the charge for this insurance may be covered by your Group Policyholder.

When does the cover start and end?

Cover for cancellation starts as soon as you have paid for the policy. All other cover starts when you leave your home to begin your trip. The policy ceases at the end of the declared period of insurance or when you return home, whichever is the earlier.

How do I cancel?

You can withdraw your participation in the Group Policy by contacting the Group Policyholder at the address shown on your statement of insurance.

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