

# Travel Insurance

## Insurance Product Information Document

Company: UK General Insurance Limited

Product: MIS Travel (ROI)

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This travel insurance cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad.



#### What is insured?

- ✓ The sum insured and limits, as confirmed in your quote, Policy Booklet and Policy Schedule
- ✓ Cancelling or cutting short a trip
- ✓ Emergency medical expenses
- ✓ Hospital benefit
- ✓ Personal effects & baggage
- ✓ Personal Money
- ✓ Travel delay
- ✓ Holiday abandonment
- ✓ Pet care
- ✓ Hijack
- ✓ Missed departure
- ✓ Personal accident
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Catastrophe
- ✓ Hotel Services Failure
- ✓ Schedule Airline Failure

#### Optional Covers

Optional winter sports cover  
Optional Wedding Cover  
Optional golf cover  
Optional business equipment cover



#### What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ 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 claim relating to drug or alcohol abuse. Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ The excess as shown in your documentation.



#### Are there any restrictions on cover?

- ! Insureds named on the policy must be resident in the UK, have been living permanently in the United Kingdom for at least 6 months prior to taking out this cover and being registered with a medical practitioner.
- ! Insureds named on the policy must meet the age limits for cover: Aged 75 or under for Single trip Insurance; Or aged 70 or under for Annual Multi Trip Insurance. For annual policies the age limit applies at the start date of your policy. For single trip policies the age limit applies on the day you first travel.
- ! This policy will not provide cover if you do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip.
- ! This policy does not offer cover for all medical conditions or situations. You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party'.



## Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



## What are my obligations?

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 may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



## When and how do I pay?

You can pay your premium as a one-off payment.



## When does the cover start and end?

For single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be declared on your policy schedule.

Annual multi trip policies can be deferred to start on a date later than that on which you purchased it. If you choose to defer the start date of your annual policy, you will not be covered for cancellation during that period. The policy expires 12 months after the start date. These start and end dates of your trip will be declared on your policy schedule.



## How do I cancel the contract?

By telephone, email or post. If you cancel your policy within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that travel has not taken place and no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

## Important Information

### COMPLAINTS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or write to us;

#### Complaints regarding the SALE OF THE POLICY

Please contact **Your** agent who arranged the insurance on **Your** behalf at:

Managing Director

Motorists Insurance Services Limited, Beechwood House, 37a Comber Road, Dundonald, Belfast, Co. Antrim BT16 2AA

Tel: 028 9041 8401

#### Complaints regarding CLAIMS

MIS Claims

Beechwood House, 37 Comber Road, Dundonald, Belfast, Co. Antrim, BT16 2AA

Tel: 028 9041 0222

If **Your** complaint about the sale of **Your Policy** or **your** claim cannot be resolved by the end of the third working day, it will be passed on to:

Customer Relations Department

UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

0345 218 2685

Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

On all correspondence please tell us you are insured by MIS Travel (ROI) and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Insurance Ombudsman of Ireland. This also applies if you are insured in a business capacity, but have a group annual turnover of less than €3million. You may contact the Insurance Ombudsman of Ireland at:

Insurance Ombudsman of Ireland

3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2

Local: 1890 882090

Tel: +353 1 6620899 or +353 1 6620890

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

The above complaints procedure is in addition to your statutory rights as a consumer.

#### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).