Holiday Angel Insurance Policy

Insurance Product Information Document

The Policy is underwritten by Accelerant Insurance UK Limited.

Product: Travel Insurance

Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS.

Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

Single-trip and annual multi trip travel insurance, providing protection against losses related to a trip.

What is insured?

The level of cover is dependent on whether you chose a Silver, Gold, or Platinum policy. You should read this document together with your policy wording and policy schedule:

- ✓ Trip cancellation
- ✓ Trip curtailment
- ✓ Missed departure
- ✓ Trip delay or abandonment
- ✓ Medical expenses, Emergency assistance and Personal Accident
- ✓ Delayed personal property
- ✓ Loss, theft, or damage of personal property
- ✓ Legal expenses
- ✓ Personal liability
- ✓ Uninhabitable accommodation
- ✓ Kennel and cattery fees

Cover extensions, subject to payment of the appropriate additional premium:

- ✓ Cruise cover
- ✓ Winter sports extension (Max. age of 65)
- ✓ Golf cover
- ✓ Gadget cover
- ✓ Excess waiver upgrade

What is not insured?

- Trips to hazardous regions described in the policy including where the FCDO advises against "all" or "all but essential" travel.
- Claims related to FCDO advice against travel which is related to a communicable disease.
- Trips cancelled within the first 2 weeks of your policy due to contracting a communicable disease.
- Pre-existing conditions not listed on your policy schedule.
- You are not covered if you do not have a valid passport or visa or if you do not meet your transport operator's conditions of carriage.
- We won't provide cover or pay claims resulting from you breaking the law or if doing so would breach any sanctions, laws or regulations that apply to us.
- Activities not listed in the Activities that are covered section of the policy wording or where the appropriate activities cover extension has not been purchased and is not shown on the policy schedule.
- Personal property left unattended in a public place, or not locked away in your accommodation.
- Money that is lost rather than stolen.
- Claims relating to or arising from war, riots or terrorism.
- Claims where alcohol or drugs actively contributed to the event.
- Trips that begin after your cover ends, or that exceed the maximum trip length on an annual multi-trip policy.
- Gadgets where the optional Gadget cover has not been purchased and is not shown on the policy schedule.

Are there any restrictions on cover?

- All adults must be under age 80 on the start date of this policy or under age 65 for the optional winter sports extension.
- You must be a resident of the UK, Isle of Man or Channel Islands and your trip must start and end there.
- If you travel in your home country or territory, you must stay away for at least 2 nights. Your accommodation must be booked before the trip begins.
- An excess of £60 (Silver) and £30 (Gold) applies to most claims, unless you buy the excess waiver upgrade.
- The maximum length of any one trip is shown on your policy schedule.
- For single trip policies, you must buy the policy before you leave home. For annual multi-trip policies, you must not already be travelling when your cover starts.
- You must contact our emergency assistance team before arranging any hospital treatment or repatriation abroad.

Where am I covered?

✓ Cover applies in the region listed on your policy schedule, except for those countries or territories described as hazardous in the policy wording or those listed on the Government FCDO website as not safe to travel to.

What are my obligations?

- You should read the terms and conditions of the policy and policy schedule to ensure that it is suitable for your needs.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should comply with your duties under the policy and take reasonable steps to minimise any loss or damage.
- You should also tell us about any changes to your answers in the proposal that may require us to change the terms of your policy, for example changes to your health.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to handle your claim.

When and how do I pay?

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

When does the cover start and end?

- For a Single Trip policy, trip cancellation coverage starts from the date of purchase of your insurance until the time of departure. All other cover begins when you leave your permanent residence and ends when you return home.
- For an Annual Multi Trip policy, Cover starts on the start date you requested when you took out the policy. This date is shown on your policy schedule. Cover ends one year later and is also shown on your policy schedule.

How do I cancel the contract?

If you take out cover and then change your mind, you can cancel your policy. A partial or full refund of premium may be made unless you have already travelled or made (or plan to make) a claim.

You can cancel by contacting Holiday Angel on 0800 466 1174. Lines are open Monday to Friday 9:00am to 5:00pm.