

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

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Product: Holiday Travel+ Insurance

This document provides a summary of the cover, exclusions and restrictions. You will find all the terms and conditions, along with other important information in your policy documentation.

What is this type of insurance?

This is a travel insurance policy to cover unexpected events that could occur before a holiday, whilst travelling, or whilst on holiday e.g. cancelling or cutting short a holiday or needing medical treatment. You can choose to purchase a single trip policy to cover one holiday only or an annual multi-trip policy to cover several individual holidays.



What is insured?

The policy covers up to the following:

- ✓ If you need emergency medical treatment (including if you test positive for COVID-19) - £10m
- ✓ If you have to cancel your trip (including if you test positive for COVID-19 within 14 days prior to your scheduled departure) - £5,000
- ✓ If you need to come home early - £5,000
- ✓ If you suffer death or injury following an accident - £25,000
- ✓ If your possessions are lost stolen or damaged - £2,000
- ✓ If your cash is lost or stolen - £500
- ✓ If your passport is lost or stolen - £500
- ✓ If you are legally liable for injury or damage - £2m
- ✓ If your baggage is delayed - £400
- ✓ If your travel is delayed over 12 hours - £400
- ✓ If you miss your departure for any leg of the journey - £1,000
- ✓ If you are hospitalised, mugged or hijacked - £1,000
- ✓ If you are forced to move from your accommodation following an emergency - £500
- ✓ If your pet documentation is lost or stolen - £500
- ✓ If the provider of your accommodation, transport or excursion goes bankrupt - £5,000
- ✓ Costs for legal action following an accident which causes your death or bodily injury - £25,000
- ✓ If you miss your cruise connection - £1,000

You can add the following optional covers to the policy:

- Winter Sports Extension
- Golf Cover Extension
- Enhanced COVID-19 cover



What is not insured?

- ✗ Excesses apply and are shown in the policy documentation and/or endorsements. you are responsible for paying this amount in the event of a claim
- ✗ Existing or change in medical conditions that we have not agreed to cover in writing
- ✗ If a tour operator, travel agent or package holiday provider fails
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel or have to cancel or cut short your holiday
- ✗ You taking part in any activities unless those activities are stated as covered in your policy documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Any claim for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL or ABTA protection or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ Any claim where you chose or were recommended or instructed to quarantine or isolate as a result of exposure to an infectious disease
- ✗ Any person 76 years or over on an annual multi-trip policy or 86 years or over on a single trip policy
- ✗ Personal belongings, money, documents and valuables left unattended or loss/theft of mobile phone
- ✗ Claims where you cannot provide sufficient supporting evidence
- ✗ Fear or disinclination to travel
- ✗ Trips which have begun before your policy start date
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organisation
- ✗ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover or Enhanced COVID-19 cover sections.



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your policy schedule
- ! You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about and cover has been agreed in writing
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for any trip longer than 31 days if aged 76 years or older
- ! We will only pay your proportionate share of any losses



Where am I covered?

This will depend on your needs – the cover you chose is shown on your policy schedule. You will need to refer to your policy document for the full definitions:

- ✓ **Area 1** – England, Scotland, Wales, Northern Ireland and the Isle of Man
- ✓ **Area 2** – All countries in Area 1 plus Europe and Channel Islands
- ✓ **Area 3** – Worldwide excluding USA, Canada, Mexico, Caribbean Islands and Bermuda
- ✓ **Area 4** – Worldwide



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to the policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must keep us informed of any changes in health for any person to be insured on this policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover and any amount paid as a claim
- All trips must start from and end in the United Kingdom, Channel Islands or BFPO
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.



When and how do I pay?

Full payment is required when you take out the policy even if your trip is not until a future date. Payment is usually made to your insurance broker, you may be able to pay in full by credit or debit card.



When does the cover start and end?

Single trip cover – cover for cancelling your holiday will start on the day you purchase the policy and cover will end on the trip end date specified on your schedule

Annual multi-trip cover – cover will begin on the start date stated on the policy schedule and will run for one year



How do I cancel the contract?

Should this policy not meet your requirements please contact your broker who arranged the insurance within 14 days from date of purchase or renewal of the policy or the day you received your policy documentation, whichever is later. Provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund and the policy will be treated as though it had never existed.

After the expiry of your 14 days statutory cooling-off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium.

Please contact the insurance broker you purchased the policy from.

Frequently Asked Questions – JLU Enhanced Covid-19 Cover

[The Enhanced Covid-19 Extension is only available for European holidays and to persons who have been vaccinated.](#)

From vaccine-related issues to catching COVID-19 abroad, here are a few of the scenarios it impacts – but as with any insurance its vital to read the full policy documentation to be fully informed on all the details of what is, and isn't, covered and speak to your insurance broker if you still have any questions.

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Scenario 1 – The Foreign, Commonwealth and Development Office (FCDO) advise against travel to your destination?

The majority of travel policies exclude all cover if the FCDO advise against “all” or “all but essential” travel to a destination and you decide to travel there anyway.

If the FCDO advise against “all but essential travel” due to COVID-19 to your destination this would not be a covered reason to cancel your trip.

However, if you are eligible and purchase the [Enhanced COVID-19 cover option](#), if the FCDO is advising against “all but essential” travel and the sole reason for them doing so is because of COVID-19 then your insurance will be valid if you continue to travel to your European destination.

Scenario 2 – You have to isolate due to COVID-19 which results in you having to cancel your holiday including if you are contacted by the UK Government Test and Trace team and asked to self isolate?

If you have to isolate because you, a family member, a household member, your travelling companion, or the friend you were going to stay with has had a positive COVID-19 test within [14 days](#) before your departure, the standard policy will cover you for the cancelled holiday up to a stated amount in your policy schedule.

However, the COVID-19 Enhanced cover extension gives an added layer of security: it also covers you if you’re contacted by the government’s Test and Trace service and you have to self-isolate instead of jetting off on holiday.

Scenario 3 – You become ill with COVID-19 while abroad?

Our policy will cover emergency medical treatment and repatriation costs, plus any extra travel and accommodation expenses if you need to stay at your destination until you’re fit to return to the UK. There’s also a free 24 hour emergency medical helpline to support you and your loved ones when you need it most. If you have purchased the [Enhanced COVID-19 cover option](#) you must have had your vaccinations where you have been offered it.

Scenario 4 – You can’t travel as a result of lockdown or tier restrictions?

Unfortunately, you won’t be covered should lockdown or tier restrictions mean you can’t travel.

You should approach the company that you booked your holiday with to ask about changing your travel dates or getting a refund. If you do change your dates we will allow you to amend the dates of your cover (depending on your new itinerary, an additional premium may be required).

Scenario 5 – You experience a bad reaction to a COVID-19 vaccination?

If a medical professional advises you, that you’re unfit to travel following an adverse reaction 14 days before your booked departure date to a COVID-19 jab, and you are eligible and have purchased the [Enhanced COVID-19 cover option](#), this means you’ll be able to make a cancellation claim for your missed holiday.

Scenario 6 – You fall ill and can’t complete your vaccine course?

If you, or your travelling companion, suffer an unforeseen illness and have to reschedule a vaccine appointment, and as a result you won’t be fully vaccinated for a holiday where it’s mandatory, while this isn’t covered under our standard policy if you’ve purchased the [Enhanced COVID-19 cover option](#) you’ll be able to claim for cancellation.

Scenario 7 – You choose not to have the COVID-19 vaccination?

Obviously having the vaccine is a personal decision. It's important to be aware however that if you have been offered a recommended COVID-19 jab and you choose not to have it, you will not be covered by either our standard policy or the [Enhanced COVID-19 cover option](#) in relation to COVID-19 and this will impact your ability to claim (unless your medical records show that you're unable to have the vaccine and we have agreed in advance).

Scenario 8 – My partner and I have been vaccinated but my children have not as they are under the age being called up for vaccination?

Providing you are travelling to a country, region or area where the FCDO is not advising against "all but essential" travel no traveller needs to have had a COVID-19 vaccine.

If you are travelling to a country, region or area where the FCDO is advising against "all but essential" travel solely due to COVID-19, and you have purchased our [Enhanced COVID-19 cover option](#) children will be covered if they contract COVID-19 as long as:

- The Government has not officially announced the roll-out of the vaccine programme to their age group at the time of booking the trip/policy whichever is later.
- If they have been offered a vaccination on medical grounds (e.g. the child has a serious underlying medical condition) they (or their parents on their behalf) must not have refused the offered vaccination.

This does not apply if you are travelling to a country where the FCDO is advising against "all" travel.

Scenario 9 – I have only had the first vaccine jab and have a date booked for second jab but it is after I return from holiday?

Yes, cover would be in place under the policy as long as you booked your jab at the earliest opportunity after being informed by the NHS of its availability to you. This is only required if you are travelling to a country, region or area where the FCDO are advising against "all but essential" travel solely as a result of COVID-19 and you have purchased the [Enhanced COVID-19 cover option](#).

Scenario 10 – I have a date booked for my first vaccine jab but it is after I return from holiday?

If you are travelling to a country where the FCDO is not advising against "all" or "all but essential" travel cover would be in place under the policy.

If you are travelling to a country, region or area where the FCDO are advising against "all but essential" travel solely as a result of COVID-19 and you have purchased the [Enhanced COVID-19 cover option](#) you will not be covered.

Scenario 11 – I am waiting to be called to book a date to have the first vaccination but I am travelling to a destination where the Foreign, Commonwealth & Development Office (FCDO) have not advised against travel?

Yes, cover would be in place under the policy as long as you booked your job at the earliest opportunity after being informed by the NHS of its availability to you.

Scenario 12 – I am waiting to book a date to have the first vaccination but I am travelling to a destination where the Foreign, Commonwealth & Development Office (FCDO) have advised against “all but essential” travel?

There is no cover if the FCDO are advising against “all” or “all but essential” travel.