

Travel Insurance

Insurance Product Information Document

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Product: Edwards Travel Insurance
Administered by Edwards Coaches Ltd

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; travel delay; trip cancellation or interruption; delayed baggage and lost or stolen baggage.



What is insured?

- ✓ **Trip cancellation** - up to £3,500 reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Trip interruption** - up to £3,500 reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Travel delay** - up to £300 reimbursement of additional expenses if your trip is delayed for a minimum of 12 complete hours due to one of the covered reasons. Also, Reimbursement of additional expenses to get you to your destination if you miss your pre-booked transportation due to a covered reason.
- ✓ **Baggage** - up to £1,500 Reimbursement in case of damage, theft or loss of items and **Baggage delay** - up to £100 Reimbursement for essential items purchased if luggage is delayed by more than 12 hours.
- ✓ **Emergency medical/dental cover abroad and Emergency transport** - up to £1 million advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). Dental care is limited to up to £350.
- ✓ **Personal liability** - up to £1 million costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Travel accident** - £10,000 compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your trip.
- ✓ **Travel services during your trip** - assistance in finding a doctor or medical facility.
- ✓ **Loss of travel documents** - up to £200 reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- ✓ **Personal money** - up to £200 reimbursement in case of theft or loss of personal money.
- ✓ **Legal expenses** - up to £25,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed in writing.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under Trip cancellation, Trip interruption, Emergency medical / dental cover abroad and Emergency transportation sections.
- ✗ Events occurring outside the validity dates shown on the policy confirmation document.
- ✗ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ War or acts of war, whether war has been declared or not.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, the Channel Islands or the Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your booking invoice.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- 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.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



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 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?

Your policy provides cover during the period shown on your booking invoice.



How do I cancel the Contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, please call Edwards on 01443 202048 or write to: Edwards, The Courtyard, Parc Business Edwards, Llantrisant CF72 8QZ.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, then we will not refund your premium.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.