

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Firm Reference Number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Administered by: Towergate Travel

The policy is administered by Towergate Travel. Towergate Travel is a trading name of Towergate Underwriting Group Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address: 2 Minster Court, Mincing Lane, London EC3R 7PD. FCA firm reference No. 313250.

Product: Single Trip Travel Insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: 988TANH22

Sold by: Tangney Tours Ltd

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical areas and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £3,000
- ✓ **Travel delay** – £20 for the first full 12 hours, £10 for each full 12 hours thereafter up to a total of £60 or £3,000 holiday abandonment
- ✓ **Missed departure** – up to £500. This does not apply to trips within the United Kingdom
- ✓ **Personal accident** – up to £15,000, subject to age
- ✓ **Medical and other expenses** – up to £5,000,000
- ✓ **Curtailed** – up to £3,000
- ✓ **Hospital benefit** – £15 a day up to £300
- ✓ **Personal property** – up to £2,000 in total
 - up to £200 for any one article
 - up to £200 valuables limit in total
 - up to £75 for baggage delay after 12 hours
 - up to £500 reduced to £250 for actual cash personal money (subject to age)
- ✓ **Loss of passport or visa** – up to £200
- ✓ **Personal liability** – up to £2,000,000
- ✓ **Legal costs and expenses** – up to £25,000
- ✓ **COVID-19 cover** – up to £3,000 cancellation and curtailment and up to £1,000,000 medical and other expenses (outside of the United Kingdom)



What is not insured?

- ✗ Circumstances known to you before you purchased this insurance which could reasonably have been expected to lead to cancellation of the trip
- ✗ Medical treatment which can wait until you return home
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad
- ✗ Private medical treatment unless agreed by Towergate Assistance or us
- ✗ Baggage and personal money claims will be paid based on the value of the items at today's prices less a reduction for wear, tear and depreciation (loss of value)
- ✗ Contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps, documents, vehicles or accessories, tents, antiques, musical instruments, pictures, sports gear whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment
- ✗ Money and valuables whilst unattended or in luggage in transit
- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim
- ✗ Certain hazardous sports and activities may not be covered under this policy – see the policy wording for further details
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organization (WHO)
- ✗ 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 claims under Section 11 – COVID-19 cover



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom
- ! Unless you are travelling to North America, Central America or the Caribbean Islands you do not need to declare your medical conditions, but you must be able to comply with certain special conditions to be covered for any medical conditions you have or have had – see the policy wording for further details
- ! Cover is only available for the whole duration of a booked trip to a maximum of 70 consecutive days, and cover cannot be purchased once a trip has already begun



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 policy document
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) or the World Health Organization 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)



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- Read your policy carefully to ensure you have the cover you need, and it meets your requirements
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover such as a change in health, or if it is likely you will need to make a claim
- You should take reasonable care for the safety and supervision of your property
- If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter
- You must get a written report from your transport provider if your property was lost, damaged or destroyed in transit, or a Property Irregularity Report (PIR) in the case of an airline



When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



When does the cover start and end?

Cancellation cover under single trip policies starts upon payment of premium and ends on the date of your departure. Cover under all other sections starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in your schedule.



How do I cancel the contract?

If this insurance is not suitable, please email info@globaltravelinsurance.co.uk or call **01903 235 042** within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided you have not already taken your trip or made a claim. If you cancel after the 14 day period, no refund of premium will be made.