

Travel Insurance

Insurance Product Information Document



ZURICH®

Company: Zurich Insurance Company Ltd

**Product: AllClear Silver Medical Expenses and Personal Accident
Single Trip and Annual Multi-Trip Insurance**

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

What is this type of insurance?

This single trip and annual multi-trip travel insurance policy is designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



What is insured?

- ✓ Medical Emergency Expenses – up to £5,000,000
- ✓ Medical inconvenience benefit – up to £25 per day
- ✓ Loss of medication – up to £300
- ✓ Dental (for immediate relief of pain only) – up to £350
- ✓ Curtailment (coming home early to continue treatment and/or recover) – up to £2,000
- ✓ Personal Accident – up to £25,000



What is not insured?

- ✗ Any claim due to medical epidemic or pandemic (with the exception of the Coronavirus cover detailed in the policy wording).
- ✗ Any claim due to Coronavirus, unless:
 - you are up to date with Coronavirus vaccinations as recommended by the UK NHS (if in doubt please check with your medical practitioner), or you were medically unable to have the vaccinations as evidenced by your medical records;
 - you are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic;In which case limited cover applies under the Curtailment and Medical emergency expenses Sections, as detailed in the policy wording.
- ✗ This policy does not cover claims for cancellation, curtailment (if not relating to a medical emergency), personal property or public liability.
- ✗ We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing.
- ✗ There is no cover under any section of the policy for cruise trips.
- ✗ Any circumstances that are known at the time of purchasing this insurance or at the time of booking your trip, which could reasonably be expected to give rise to a claim.
- ✗ Your unlawful action.
- ✗ Your manual work or hazardous occupation (except where cover is specifically provided).
- ✗ Travel to a destination where the Foreign, Commonwealth and Development Office (or equivalent authority) or the World Health Organisation have advised against all travel or all but essential travel, unless cover is specified within the policy wording.
- ✗ Terrorism (except where cover is specifically provided), war or hostilities, civil unrest or any similar event.
- ✗ Any trips, if you usually require a carer to assist with activities of daily living, but do not travel with a carer who is able to provide assistance throughout the duration of the trip, and does not require a carer themselves.
- ✗ Any claim related to being under the influence of alcohol or drugs, alcohol abuse/dependency on drugs, and/or your wilful injury or illness or exposure to danger.



Are there any restrictions on cover?

- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess.
- ! Annual multi-trip policies: The maximum trip duration for any one trip to anywhere excluding the USA, Canada or the Caribbean is 45 days.
- ! Annual multi-trip policies: The maximum trip duration to the USA, Canada or the Caribbean is 45 days for those aged 0-70 and 35 days for those aged 71+
- ! Annual multi-trip policies: Maximum total time spent on trips is 183 days.
- ! The outward and return journey must take place during the start and end date shown on the schedule of cover.
- ! Eligibility: You must be a UK resident, have resided in the UK for no less than 6 of the last 12 months, have a permanent UK address and be registered with a UK General Practitioner.
- ! We will not pay more than the sum insured or limits as shown in your policy documents.
- ! Policies cover emergency medical treatment, it is not private health insurance.
- ! Sports and leisure activities: are not covered unless shown as included in the policy. Some activities may exclude cover under the Personal accident and Personal liability sections, so you should check the table in the policy book to confirm if you have this cover or not.



Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must tell us and consult with your medical practitioner if you or anyone else insured on this policy develops a new condition and/or there is a change to an existing medical condition and/or there is a change in medication.
- You must take all reasonable care to protect yourself and your belongings.
- You or someone on your behalf must phone Zurich Assist helpline as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.



When and how do I pay?

At the point of purchase either by credit or debit card or pre-agreed payment method where available.



When does the cover start and end?

From the start date shown on your certificate of insurance until the end of the specified period.



How do I cancel the contract?

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask AllClear for a full refund. To request cancellation of your policy contact us on 01708 339016.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply. However, please note that if the amount due back is less than £25, no refund will be made.

Annual multi-trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. However, please note that if the amount due back is less than £25, no refund will be made.

If you have travelled on a single trip policy or are intending to claim, or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 14 days notice of cancellation of this policy, by recorded delivery to you at your last known address. We do not need to give prior notice or provide a refund in the following circumstances: fraud, suspected fraud or deliberate or reckless misrepresentations.

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Our firm reference number is 959113.