

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

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Administered by: Virtual Insurance Products Limited t/a Jackson Lee Underwriting

Virtual Insurance Products Limited t/a Jackson Lee Underwriting is authorised and regulated by the Financial Conduct Authority (FRN 307038). Registered Address: The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR. Registered in England with company no: 4233964.

Product: Markham Private Clients Limited Travel Insurance

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen. This travel policy is an optional travel extension to your Markham Private Clients Limited Home Insurance policy.



What is insured?

- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £10 million
- ✓ **Cancellation** – up to £15,000
- ✓ **Curtailement and Loss of Holiday** – up to £15,000
- ✓ **Personal Accident** – up to £50,000
- ✓ **Passport and Other Documents** – up to £500
- ✓ **Baggage Delay** – up to £400
- ✓ **Missed Departure** – up to £1,000
- ✓ **Travel Delay** – up to £400
- ✓ **Hijack** - up to £1,000
- ✓ **COVID-19 cover** - up to limits shown under the Cancellation, Curtailement and Loss of Holiday and Emergency Medical Expenses sections above

Optional Covers:

- Pet Care
- Wedding and Civil Partnership
- Rental Vehicle Excess Waiver
- Cruise
- Enhanced COVID-19 cover



What is not insured?

- ✗ Some sections of the policy may be subject to an excess. This is the amount you pay when you make a claim. This applies to each incident for each insured person.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see 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.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ 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 sections.



Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands and the Isle of Man

- ! Annual Multi Trip policies
- Maximum age is 75 years
- Maximum trip limit is 90 days



Where am I covered?

- ✓ Worldwide.
- ✓ 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)



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- 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?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Annual Multi Trip policies start from the date that you request and end after 12 months.



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.