

# Travel Insurance

## Insurance Product Information Document

Company: Collinson Insurance, a trading name of Astrenska Insurance Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority  
FCA Reference Number: 202846

This document provides a summary of the main cover and exclusions to help you decide if the cover meets your needs. The full terms and conditions can be found in the policy wording and your policy certificate. It is important that you read all of these documents carefully.

## What is this type of insurance?

Your travel insurance is designed to protect you against unforeseen events relating to or occurring while travelling away from your home.



### What's insured?

All amounts are per person unless it says differently.

- ✓ **Cancellation or Cutting Short Your Trip – Up to £5,000**  
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy. This may include cover for coronavirus (Covid-19).
- ✓ **Emergency Medical Expenses – Up to £20 million**  
Cover for emergency medical treatment and additional expenses, repatriation and the services of a medical assistance company, outside your home country.
- ✓ **Baggage – Up to £2,000 (Single Article limit – £300, Valuables/Electronic Equipment limit – £500)**  
Cover for items that are usually carried or worn during a trip if they are lost, stolen or damaged.
- ✓ **Personal Money and Travel Documents – Up to £500**  
Cover if your money or passport carried or left in a safety deposit box is lost, stolen or damaged.
- ✓ **Delayed Departure – Up to £350 (£35 for each 8 hours)**  
Cover if your first outward or final inward international departure is delayed for 8 hours or more due to certain reasons specified in the policy.
- ✓ **Missed Departure – Up to £1,000**  
Cover for additional travel and accommodation costs if you arrive too late to travel on your booked transport due to certain reasons specified in the policy.
- ✓ **Personal Accident – Up to £25,000**  
Cover for accidental bodily injury which within 12 months causes your death (up to age 65) or loss of limb, loss of sight or permanent total disablement.
- ✓ **Personal Liability – Up to £3 million per policy**  
Cover if you are legally liable to pay costs due to an accident that causes injury, death to a person or loss or damage to property.
- ✓ **Legal Protection – Up to £50,000 per person**  
Cover to take legal proceedings to claim compensation due to your death, illness or personal injury.
- ✓ **Optional additional cover available**  
– Cover for pre-existing medical conditions (declared and accepted by us in writing)



### What's not insured?

- ✗ Existing medical conditions unless declared and accepted by us in writing.
- ✗ Existing medical conditions of a immediate relative, travelling companion or someone you were going to stay with if, at the time of buying this insurance, it was highly likely that their condition would deteriorate.
- ✗ Any reason you know about, when buying the policy or booking a trip, that may cause you to make a claim.
- ✗ Travelling against the advice of a doctor or travelling with the intention of obtaining medical treatment, including any pre-planned/arranged consultations, reviews or appointments that could lead to treatment.
- ✗ An undiagnosed medical condition or if a terminal prognosis has been given.
- ✗ Being under the influence of alcohol/drugs, solvent abuse, self-exposure to needless risk or an illegal or criminal act.
- ✗ Loss or theft not reported to the police within 24 hours of discovery.
- ✗ Any Sports and Activities not listed as covered in the Policy Wording.
- ✗ Riding a motorcycle above 125cc or where you don't have a full UK licence, or valid CBT certificate (DL196), are not following the local safety laws, or riding on recognised roads. Quad bikes, ATVs or electronic scooters are not covered at any time.
- ✗ Apart from Medical Sections of Cover, and certain events under Trip Disruption, this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease (including but not limited to Covid-19) or any related or mutated form of the virus.
- ✗ Under Section Trip Disruption this policy does not cover any action arising from a regulation or instruction given by any government or public authority.
- ✗ Claims arising from pregnancy if you are more than 28 weeks pregnant by the time you start your trip (24 weeks for multiple births).
- ✗ Claims arising when you have purchased the Chase Protect policy after you have left home to start a trip.



### Are there any restrictions on cover?

- ! Under most sections an excess of up to £50 per person, per incident and per section of cover is deducted from a claim.
- ! Any trip that doesn't start and end in the UK or if a return ticket has not been bought.
- ! Under Chase policies:
  - there is a maximum individual trip limit of 31 days
  - trips within the UK have a minimum requirement to have 2 night's pre-booked and paid accommodation.
- ! Pre-existing medical conditions are not covered unless you have declared them to us, paid any additional premium requested for the Collinson upgrade and we have accepted in writing.
- ! There is no cover to travel to a country or region where, the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel.
- ! This is a monthly rolling policy and will continue until one of the conditions is met in the policy wording under "Cancellation of this policy".

## Where am I covered?

- ✓ You're covered for the geographical area shown on your Policy Certificate. The areas of cover offered are:
- ✓ • **Worldwide** including USA, Canada, Bermuda, Greenland, the Caribbean, Mexico and Thailand

## What are my obligations?

- Take reasonable care to answer all questions carefully and accurately as not doing so could mean that the policy is invalid and all or part of a claim may not be paid
- Make sure you check that all the information on your Policy Certificate is correct and read all the policy documents provided by us to make sure that the cover meets your needs. Contact us if anything needs to be changed
- Tell us, using the Chase App, if you or anyone insured under the policy has a change in health as soon as possible and before you travel
- Contact the emergency assistance service if you or anyone insured under the policy will be in a medical facility overnight, requires repatriation or your claim is likely to exceed £500
- Tell us of any claim within 60 days of returning home from your trip

## When and how do I pay?

- You can pay using various payment methods.
- As Chase Protect is a monthly policy, the amount you pay is adjusted to cover you from the date you take out the policy until the end of the month. Future payments will be taken before every month end using the same payment details used to take out your Chase Protect policy.
- If you have selected the optional Collinson medical upgrade, the amount you pay is adjusted to cover you from the date you take out the policy until the end of the month. Future payments will be taken before every month using the same payment details used to take out the Collinson medical upgrade.

## When does the cover start and end?

- Your Chase Protect cover will start as soon as you purchase the policy. This is a monthly policy that renews each month.
- The optional Collinson medical upgrade will start as soon as you purchase it.
- For both the policy and the medical upgrade, your cover will end when one of the events under "Cancellation of this policy" in the policy wording happens.

## How do I cancel the contract?

### **Cancelling in the first 14 Days:**

You can cancel your Chase Protect policy or the Collinson medical upgrade up to 14 days from when you purchased the cover. The Collinson medical upgrade can also be cancelled within your annual review period. As long as you have not started a trip, or made a claim, you will receive a full refund.

If you have cancelled and reinstated your cover during the prior 12 months, then the annual review period will take place 12 months after you reinstated your cover.

### **Cancelling After 14 Days:**

After the first 14 days, you can still cancel but you are not entitled to a full refund. Please read the "Cancellation of this policy" section in your policy wording.

If you chose the medical upgrade and want to cancel it after the first 14 days, you need to cancel your Chase Protect policy and sign up again without the medical upgrade.

If you want to cancel the policy, please visit the Chase app.