

# Travel Insurance

## Insurance Product Information Document



**Company:** White Horse Insurance Ireland dac is registered in Ireland No. 306045.

White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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, our FRN is 203320.

### Product: Blue Bear Silver Single Trip & Multi-Trip Travel Insurance Policy

**The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.**

## What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



## What is insured?

We offer single trip and multi trip policy options through our Silver level of cover

The policy covers **up to** the following amounts:

✓ If you are not able to go on your trip	£1,500
✓ If you are unable to use your timeshare	£750
✓ If your departure is delayed by 12 hours or more	£150
✓ If you miss your departure from the UK	£600
✓ If you miss your connection	£600
✓ If you choose to cancel after a delay of 24 hours	£1,500
✓ If you need emergency medical treatment	£5m
✓ If you are confined in a public hospital	£1,000
✓ If you need to come home early	£1,500
✓ If your possessions are delayed	£100
✓ If your possessions are lost, stolen or damaged	£1,500
✓ If your cash is lost or stolen	£300
✓ If your passport is lost or stolen	£250
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£15,000
✓ If you suffer death or injury following an accident	£15,000
✓ If you are denied boarding on your inbound flight	£560
✓ If your denied boarding on your outbound journey	£1,500

You can add the following optional covers to the Silver policy:

- ✓ Winter sports extension
- ✓ Golf extension
- ✓ Excess waiver
- ✓ Airspace closure extension



## What is not insured?

- ✗ **Excesses** apply on the Cruise policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease, injury or death.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ Any claims if anyone was showing symptoms of, or had been diagnosed with Covid-19 when this policy was purchased
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 31 days on a Silver multi trip policy, unless you have paid the additional premium to increase the maximum duration to 60 days.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Any trip involving a cruise.
- ✗ Gadgets & Mobile Phones.



## Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCDO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



## 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 schedule.

You will not be covered if you travel to a country or region when the Foreign and Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/fcdo](http://www.gov.uk/fcdo)



## What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands or BFPO and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands or BFPO;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible;
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- You must not accept liability for any injury or damage you might cause to a third party or their property;
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter;
- You must pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all;
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.

You can pay for your policy after obtaining a quotation from [www.bluebeartravelinsurance.co.uk](http://www.bluebeartravelinsurance.co.uk) or by calling Blue Bear Travel Insurance on 0344 482 3404. Payment can be made by debit or credit card. Annual Multi-trip policies – payment can be made by debit or credit card. We do not automatically renew any of our policies.



## When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 80 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



## How do I cancel the Contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy You can do this by calling Blue Bear Travel Insurance on 0344 482 3404.

We will consider a partial refund of your premium, in addition to a £15 administration charge, should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

**For Single Trip policies** – If we agree to a refund, then we will refund 50% of the policy premium.

**For Multi-Trip policies** – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.