

Travel Insurance

Insurance Product Information Document



Company: Insurance Company 'Euroins' AD authorised and regulated by the Bulgarian Financial Supervision Commission. Deemed authorised by the Prudential Regulation Authority. 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.

PRODUCT: UIA Economy

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of Insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured?

- ✓ £1,000,000 Medical & Repatriation expenses.
- ✓ £200 Emergency dental treatment.
- ✓ £1,000 Cancellation or Curtailment.

Optional benefits available subject to payment of the appropriate additional premium:

- Winter Sports cover if you are under the age of 65.
- Golf cover.
- Business Equipment cover.
- Travel Disruption cover.



What is not insured?

- ✗ Trips outside your period of insurance or over the trip limits for Annual Multi-Trip policies.
- ✗ Medical expenses above £500 unless we have authorised them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company.
- ✗ Pre-existing medical conditions which you have not declared fully to us at the time of purchasing your insurance before travel and had accepted by us for cover in writing.
- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
- ✗ Sports and activities not listed in the wording.
- ✗ Cruise holidays if you have not paid the additional premium.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Travel against Foreign, Commonwealth and Development Office advice unless the advice is in relation to Coronavirus and you have European single trip policy.
- ✗ Travel against government lockdown regulations.
- ✗ Motor biking above 250cc or quad biking.
- ✗ Any cancellation or curtailment claims arising from government or Foreign, Commonwealth & Development Office advice warning against all travel, or all but essential travel, for any reason including epidemic or pandemic, including but not limited to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusions in the policy wording.



Please see overleaf for restrictions on cover



Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom and registered with a GP.
- ! You must be in the UK, and not already travelling when you buy your policy.
- ! Your trip must start and end in the United Kingdom and you must have a return ticket.
- ! Cover is only provided for trips in the United Kingdom if you have a minimum of two nights' pre-booked and pre-paid accommodation.
- ! You must be under the age of 80 years old when you purchase a Single Trip policy.
- ! You must be under the age of 71 when you purchase an Annual Multi-trip Policy.

(continued next column)



Are there any restrictions on cover? (continued)

- ! You must be under the age of 65 when you purchase Winter Sports cover and you must pay the appropriate extra premium.
- ! Single Trips are limited to 186 days if you are aged 70 or under; if you are aged between 71 and 79 trips are limited to a maximum stay of 31 days.
- ! Annual Multi-trip Policies do not limit the number of trips in the policy year but you are limited to 45 days per trip.



Where am I covered?

- ✓ The area shown on your Schedule of Insurance. Areas available for cover are: **United Kingdom, Europe** - a full list of the countries covered can be found in your policy documents, **Worldwide, excluding USA, Canada, Caribbean and Mexico** and **Worldwide, including USA, Canada, Caribbean and Mexico**.
- ✓ If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.



What are my obligations?

- You must take care to review and understand your policy terms, conditions and exclusions. This document is only a summary of benefits and does not contain all limitations.
- You must make sure you meet the eligibility criteria under this policy.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this will invalidate your policy and claims will not be paid meaning that you will be liable for any related costs.
- You must at all times act as if you are not insured.



When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card.



When does the cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

You can cancel your policy by contacting ROCK on 01293 855 831 or by email at uia@rockinsurance.com.

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given.