

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 Tiered Flexi
UIA Tiered Signature

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?

Up to the sums below :

- ✓ £2,000,000 Medical & Repatriation expenses.
- ✓ £250 Emergency dental treatment.
- ✓ £1,000 Cancellation or Curtailment.
- ✓ £100 Hospital Benefit (£10 for every 24 hours up to £100).
- ✓ £10,000 Personal Accident (age restrictions apply please see policy wording for full details).
- ✓ £10,000 for Legal Expenses.
- ✓ £1,000,000 Personal Liability.
- ✓ £200 for Travel Delay (limited to £10 per 12 hours).
- ✓ £1,000 Abandonment.
- ✓ £250 Accommodation cover.



What is not insured?

- ✗ The excess as set out in the policy wording.
- ✗ Trips exceeding 24 days.
- ✗ 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.
- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
- ✗ Claims where you have failed to obtain a medical certificate from a medical practitioner confirming cancellation or curtailment was medically necessary.
- ✗ Sports and activities not listed in the wording.
- ✗ Claims arising from prohibitive regulations by the government of any country.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Travel against Foreign, Commonwealth & Development Office advice.
- ✗ Travel against government lockdown regulations.
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Self-exposure to needless danger.
- ✗ Motor biking above 125cc 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.
- ! You must be 79 years old or under when you purchase this cover.
- ! Personal Liability coverage is restricted on certain sports and activities - please refer to the table in the policy wording.
- ! Personal Accident coverage is restricted to £2,500 for anyone over the age of 66.
- ! Personal Accident in the event of Death is limited to £2,500 for anyone under the age of 18.



Where am I covered?

- ✓ Europe - a full list of the countries covered can be found in your policy documents.



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?

When you purchase your home insurance policy. You can pay by credit card, debit card, or direct debit.



When does the cover start and end?

- From the start date shown on your Policy Schedule until the end of the specified period.



How do I cancel the contract?

For a Signature policy this product is a complimentary addition to your UIA Mutual Household Insurance.

For a Flexi Policy, you can cancel this policy within 14 days of buying your policy or the date you receive your policy - unless you have made a claim. We will then refund your premium in full. We will not refund your premium after the 14 day period.

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