

Travel Insurance

Insurance Product Information Document

Company: SiriusPoint

Product: Gigasure Essential Single and Annual Multi-trip Insurance

SiriusPoint International Insurance Corporation ("SiriusPoint") is authorised by the Prudential Regulation Authority and regulated by both the Prudential Regulation Authority and the Financial Conduct Authority (FRN: 202912) with company number BR002760 and with its establishment offices at Floor 4, 20 Fenchurch Street, London EC3M 3BY, UK.

This document is a summary of the key information for this product. You can find full terms and conditions in the policy wording. You will also get a Certificate of Insurance showing the specific details of your policy and the cover you have chosen. Please take some time to read these documents. It is important that you tell us as soon as possible if any of the information is not correct.

What is this type of insurance?

Travel insurance. It is designed to provide cover for persons travelling, who wish to protect themselves against the impact of specified unforeseen events. You can choose cover, add-ons and boosts, when you are covered and the travel destination or region you are covered in. You can buy a single trip or annual multi-trip policy.



What is insured?

Overall limits are shown per person, per policy section (unless stated otherwise). Excesses and limits within a section may apply (refer to your policy wording for details).

Medical Expenses and Other Key Benefits

✓ Medical Expenses:	
✓ Trips Abroad	£10 Million
✓ UK Trips	£10,000
✓ Hospital Benefit	£1,500
✓ Change in Health	£1,000
✓ Personal Accident	£10,000
✓ Personal Liability	£2 Million
✓ Legal Expenses	£25,000
✓ Standard Sports and Activities	Included

Cancellation Benefits

✓ Cancellation	£1,000
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Personal Belongings and Baggage Benefits

✓ Personal Belongings and Baggage	£1,000
✓ Passport/Travel Docs/Driving Licence	£250
✓ Personal Money	£250

Travel Disruption Benefits

✓ Cutting Short	£1,000
✓ Abandoning a Trip	£1,000

Optional Add-ons and Boosts

- Gadget Plus
- Adventure Sports and Activities
- Extended Travel Disruption
- Winter Sports Plus
- Golf Plus
- Cruise
- Business Travel



What is not insured?

- ✗ Optional add-ons and boosts which are not part of your policy cover.
- ✗ Any one-way trips where you have no planned return date.
- ✗ Pre-existing medical conditions that you do not tell us about and which we have not agreed to cover.
- ✗ Travelling against medical advice or when not fit to travel.
- ✗ Normal pregnancy or childbirth.
- ✗ Not having the vaccinations you need or have been advised to have by the UK NHS or relevant authorities in your destination.
- ✗ Substance abuse, drug abuse, alcohol abuse or drinking too much alcohol.
- ✗ Any claim which results from a known event, including events announced television, radio, newspapers, social media or similar medium, or circumstances known to you on the issue date of your policy, or at the time of booking a trip, whichever is later.
- ✗ An existing epidemic or pandemic except as covered under the *Medical Expenses, Hospital Benefit, Cancellation and Cutting a Trip Short*.
- ✗ A new epidemic or pandemic declared after the issue date of your policy, except under *Medical Expenses, Hospital Benefit and Cutting a Trip Short*, if first declared after your trip start date.
- ✗ Any claim relating to the reason why the FCDO have advised against all or all but essential travel in your destination.
- ✗ Manual work except conservation or charity work covered under *Standard Sports and Activities*.
- ✗ Participation in any sport or activity except those covered under *Standard Sports and Activities, Adventure Sports and Activities* or *Winter Sports and Winter Sports Plus* (and are part of your policy cover).
- ✗ War, terrorism (except where specifically stated as covered) and cyber terrorism.
- ✗ Anything not stated as being covered or that is specifically stated as being excluded.



Are there any restrictions on cover?

- ! **All insured persons must:**
 - ! Be a UK resident;
 - ! With their main home in the UK;
 - ! Have been in the UK when the policy was taken out; and
 - ! Be registered with a doctor in the UK.
- ! We will not pay more than the sum insured or limits as shown in your Certificate of Insurance.
- ! This policy covers emergency medical treatment, it is not private health insurance, be wary of excessive treatment charges.
- ! Children can only travel independently in certain circumstances, see the policy wording for full details.
- ! We will make deductions for age, wear and tear, and loss of value for any item of property you claim for.
- ! You will have to pay the first part of most claims (the voluntary excess).



Where am I covered?

We will cover you for travel within the travel region shown in your Certificate of Insurance.

We can only provide cover outside of this region on your trip if you have a stopover in your travel of 24 hours or less while you are travelling to, or returning home from, your trip destination.



What are my obligations?

You must:

- Tell us about any change in your health.
- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Check your policy documentation when you receive it to make sure you have the cover you expect and need.
- Not travel against medical advice or when not fit to travel.
- Contact Gigasure Assist as soon as possible if your illness or injury means you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation, or you are being told by the treating doctor that you need to undergo tests or investigations as an out-patient.
- Have the prior agreement of Gigasure Assist for medical expenses and costs over £500.
- Take all reasonable care to protect yourself and your belongings.
- Follow the claims procedure detailed in your policy and provide us with the information documentation and evidence required to support your claim.



When and how do I pay?

You will need to pay the premium in full when buying your policy. You can pay by credit/debit card, Apply Pay or Google Pay.



When does the cover start and end?

Your Certificate of Insurance shows the issue date, start date and expiry date of your policy, this is your period of insurance.

For Single Trip Cover:

- *Cancellation* cover begins on either the issue date of your policy or the date you book your trip, whichever is later. It ends when you leave your home to start your trip on the start date.
- Cover under all other sections that apply begins when you leave your home to start your trip on the start date. It ends on the expiry date of your policy or when you return home at the end of your trip, whichever is earlier.

For Annual Multi-trip Cover:

- *Cancellation* cover begins on either the start date of your policy or when you book your trip, whichever is later. It ends when you leave your home to start your trip.
- Cover under all other sections that apply begins when you leave your home to start your trip. It ends when you return home, exceed your maximum trip duration, or your policy expires, whichever is earlier.
- Your Certificate of Insurance shows the maximum trip duration allowed for each trip.
- The total number of days we can cover you in each period of insurance for trips abroad is 183 days.
- If you have *Winter Sports and Winter Sports Plus* cover, the total number days we can cover you in each period of insurance for winter sports is 21 days.



How do I cancel the contract?

If this policy does not meet your demands and needs, you can cancel your policy at any time by contacting us.



020 4587 2875



customer@gigasure.com

Any refund of premium you may be due will depend on:

- How long after taking out your policy you cancel;
- For single trip policies, how many days your period of insurance is for;
- For annual multi-trip policies, if you cancel before or within 14 days of the start date of your policy; and
- Why you are cancelling your policy.

If you have already departed on or taken a trip, made a claim or are planning to make a claim there will be no refund of premium due to you. Please see the policy wording for full details.