

Travel Insurance



Insurance Product Information Document

Company: This insurance is underwritten by Syndicate 5000 at Lloyd's, managed by Travelers Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England 03207530. Product: O'Driscoll O'Neil DAC Travel Wording

The following summary does not contain the full terms and conditions of the insurance contract which can be found in the certificate. The agreed Cover Limits and sections applicable are specified in your certificate.

What is this type of insurance?



This is travel insurance which covers personal accidents for individuals, and specified unexpected events that could occur during a covered trip, such as needing medical treatment abroad.



What is insured?

- ✓ Medical and other expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Baggage, Personal Effects and Equipment
- ✓ Money
- ✓ Loss of Passport
- ✓ Loss of Keys
- ✓ Delay to Baggage, Personal Effects and Equipment
- ✓ Delayed Departure
- ✓ Travel Disruption and Missed Departure
- ✓ Loss of Deposit, Cancellation or Curtailment
- ✓ Legal Expenses
- ✓ Personal Liability
- ✓ Hi-jack/Kidnap
- ✓ Political Evacuation
- ✓ Car Hire Excess Waiver



What is not insured?

- ✗ The excess applicable to any section.
- ✗ Claims arising from physical or mental conditions or disabilities of a recurring or chronic nature whether diagnosed or not, for which an insured person has sought advice, diagnosis, treatment or counselling or of which they were aware or should have been aware at the start of the period of insurance
- ✗ Trips which have begun before your insurance cover start date
- ✗ Claims arising from the insured persons reckless or irresponsible conduct whilst under the influence of alcohol.
- ✗ Claims arising from deliberate exposure to exceptional danger except in an attempt to save human life.
- ✗ Loss of money which is left unattended unless in a locked hotel room, apartment, holiday residence or other locked and secure self contained accommodation, in a vehicle unless from a locked, enclosed boot by violent or forceful entry or at any other time which would include whilst in a suitcase or in the custody of another person.



Are there any restrictions on cover?

- ⚠ Claims for the costs of continuing regular medication for any condition for which medical advice or treatment is being followed .
- ⚠ Claims for loss of passport due to delay or confiscation by Customs or other officials.
- ⚠ Claims made for loss of keys due to delay or confiscation by Customs or other officials.



Where am I covered?

You are covered in the area of cover as detailed on the Schedule.



What are my obligations?

- You are required to take care to supply accurate and complete answers to all the questions that we ask and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible.
- You are obliged to pay the excess of each claim, which is shown in the Table of Benefits.



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

The start and end dates of the period of insurance as shown on your Schedule of Insurance.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. If you do cancel this insurance, provided you have not made a claim, you may be entitled to a refund of premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.