

# Travel Insurance

## Insurance Product Information Document

Company: White Horse Insurance Ireland dac

Insurance is deemed authorised and regulated by the Financial Conduct Authority  
Reference No. 203320.  
Registered Office: Rineanna House, Shannon Free Zone, Shannon, Co. Clare, Ireland.

Product: guard.me Multirisk (GBP)

This document is intended to provide a summary of the main cover and exclusions of your travel insurance policy. It provides general information only – you will receive a copy of the full terms and conditions of your cover.

### What is this type of insurance?

This policy is a medical expenses travel insurance policy that provides cover for each insured person as summarised under “What is insured” below.



#### What is insured?

- ✓ **CURTAILMENT**  
If your trip is cut short, we will pay up to £10,000,000 for any unused, irrecoverable travel, tuition and accommodation costs and any pre-paid excursions, tours or activities at your trip destination which you have paid or will have to pay.
- ✓ **DELAYED DEPARTURE**  
If the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than 12 hours from the scheduled departure time due to strike or industrial action, adverse weather conditions; mechanical breakdown of or a technical fault occurring in the scheduled public transport on which you are booked to travel; then we will pay you £20 for the first full 12 hours that your departure is delayed, and £20 for each additional full 12-hour delay period up to £80.
- ✓ **MISSED DEPARTURE**  
If you arrive at the airport, port or rail terminal too late to commence your international trip, we will pay you up to the £7,500 for your reasonable extra costs of travel and accommodation that are necessary to reach your booked destination or your connecting flights outside your country of temporary residence.
- ✓ **BAGGAGE DELAY**  
If your baggage is delayed on your outward journey and not returned to you within 12 hours of your arrival, we will pay you up to £100 for the emergency replacement of clothing, medication and toiletries.
- ✓ **BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS**  
We will pay you up to £2,000 for the accidental loss or theft of or damage to your baggage that happens during your trip. This includes up to £250 for the accidental loss of personal money and up to £250 for emergency or temporary travel documents.
- ✓ **EMERGENCY MEDICAL, REPATRIATION AND OTHER EXPENSES**  
If you fall ill or suffer an injury whilst on your trip, we will pay up to £10,000,000 for your emergency medical expenses and transport costs. This includes medical practitioners' fees, hospital expenses, medical treatment, ambulance and nursing fees and charges incurred. We will also pay for emergency dental treatment for the immediate relief of pain to your natural teeth up to £300 outside of your home country.
- ✓ **HOSPITAL BENEFIT**  
If you are hospitalised as an inpatient whilst on your trip, or are confined to your accommodation on the order of a medical practitioner outside of your home country as a result of bodily injury or serious illness you sustain, we will pay you £20 compensation for each complete 24 hour period that you spend in hospital or are confined to your accommodation, up to a maximum of £100.
- ✓ **PERSONAL ACCIDENT AND PUBLIC TRANSPORT ACCIDENT**  
We will pay you up to £ 25,000 if you suffer a bodily injury caused by an accident during a trip or if you suffer a bodily injury caused by an accident whilst travelling on public transport, which within 12 months directly results in your death; or loss of sight; or loss of limb(s); or permanent total disability.
- ✓ **PERSONAL LIABILITY**  
If during your trip, you accidentally injure someone else or damage their property, we will pay up to £2,000,000 for costs and damages that you become legally liable to pay as a result of a claim being made against you.



#### What is not insured? (...continued)

- ✗ **CURTAILMENT**
  - ✗ Claims for travelling companions if they are not insured persons.
  - ✗ Any existing medical conditions.
  - ✗ Transportation and/or accommodation costs not arranged by us or incurred without our prior approval.
  - ✗ Your inability to travel due to failure to hold, obtain or produce a valid passport, visa, inoculation certificates, travel tickets and so on, that you need to travel.
- ✗ **DELAYED DEPARTURE**
  - ✗ Costs or charges for which any carrier or provider must, has or will reimburse you and any amounts paid in compensation by the carrier.
  - ✗ Claims where you have not checked in or attempted to check in according to your itinerary.
- ✗ **MISSED DEPARTURE**
  - ✗ Claims where you have not allowed sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.
  - ✗ Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.
- ✗ **BAGGAGE DELAY**
  - ✗ Claims which do not relate to your outward journey on a trip outside your country of temporary residence.
  - ✗ Claims due to delay, confiscation or detention by customs or other authority.
- ✗ **BAGGAGE, PERSONAL MONEY AND TRAVEL DOCUMENTS**
  - ✗ You must report the loss, theft or attempted theft of all baggage, valuables, personal money or travel documents to the local police within 24 hours of discovering it has been lost or stolen and get a written report from them.
- ✗ **EMERGENCY MEDICAL AND REPATRIATION EXPENSES**
  - ✗ Any expenses incurred as a result of your decision not to be repatriated after the date when in the opinion of the Emergency Assistance Service, it is safe to do so.
  - ✗ Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
  - ✗ Any form of treatment or surgery which in the opinion of the Emergency Assistance Service can be reasonably delayed until your return to your home country.
  - ✗ Any claim arising from your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
- ✗ **HOSPITAL BENEFIT**
  - ✗ Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or serious illness which necessitated your admittance into hospital.
  - ✗ Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
- ✗ **PERSONAL ACCIDENT AND PUBLIC TRANSPORT ACCIDENT**
  - ✗ Any claim for public transport accident when you are not travelling on public transport.
  - ✗ Any disability or death that is caused by a worsening of physical health and not as a direct result of a bodily injury.
  - ✗ Payment under permanent total disability one year before the date you sustain bodily injury.
  - ✗ You being the driver, rider or passenger of a quad bike, all-terrain vehicle or motorcycle when you are not wearing a crash helmet, whether legally required locally or not.
- ✗ **PERSONAL LIABILITY**
  - ✗ Liability which has been assumed by you which would not apply had you not agreed to take on the liability.
  - ✗ Pursuit of any business, trade, profession, occupation or the supply of goods or services.
  - ✗ Ownership, possession or use of mechanically propelled vehicles, automobile, aircraft, watercraft (other than surfboards or manually propelled rowboats, punts, or canoes) or any mechanically propelled conveyance.
  - ✗ Activities or volunteer work organised by, or under the auspices of, a charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy.
  - ✗ The transmission of any communicable disease or virus.



#### What is not insured?

##### GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

- ✗ Any claims for COVID where you have not received a positive PCR test result.
- ✗ Self-exposure to needless peril and / or travelling against medical advice.
- ✗ Any claims relating to you drinking too much alcohol, your alcohol abuse or your alcohol dependency.
- ✗ Any circumstances known to you before taking out your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.
- ✗ Your travel to a country, specific area or event to which the travel advice unit of the Foreign, Commonwealth & Development Office (FCDO) has issued travel restrictions. If the FCDO or a regulatory authority in a country to/from which you are travelling has issued travel restrictions specifically related to COVID and you commence your trip or holiday whilst COVID travel restrictions are in effect, you are insured to travel however there is no cover whatsoever under any section of this policy for any claim directly or indirectly related to COVID during your trip or holiday.
- ✗ Any claims where you have not supplied the necessary documentation requested by us to substantiate your claim.



#### Are there any restrictions on cover?

- ! Existing medical conditions are not covered.
- ! The maximum age limit for all benefits is 70 years inclusive.
- ! Trip durations are restricted to a maximum duration period and financial limits apply to individual cover sections.
- ! You using a motorised vehicle unless you have a full and valid current driving licence that permits the use of such vehicles in your country of temporary residence or your holiday destination.
- ! Your participation in or practice of any other sport or activity, manual work or racing unless it is referenced as being covered under the policy section entitled sports and activities.



### Where am I covered?

- ✓ You are covered for trips made to the United Kingdom (being your country of temporary residence whilst insured by this policy).
- ✓ Additionally, you are covered for holidays within or outside your country of temporary residence up to a maximum duration of up to 21 days per holiday, which begins and ends within the period of insurance.



### What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident.
- In the event of a claim, you must notify us as soon as possible from when you become aware that you need to make a claim.
- You must contact the Emergency Assistance Service if you are admitted as an inpatient.
- You must take care to provide full and accurate information where requested. This includes your destination, duration and age for anyone to be insured under this policy.
- You must provide all necessary documentation requested by us at your expense. If you do not provide this any claim may be refused.
- You must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without our permission.
- You must tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must immediately send us any writ or summons, letter of claim or other document relating to your claim.



### When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium must be paid to your school, institution or agency only, as the policyholder.



### When does the cover start and end?

Cover under this policy commences on the start date as stated on the certificate of insurance or when you depart your home country to commence your trip, whichever is later.

All cover automatically ends on the earliest occurrence of a below listed event (whichever event is sooner):

- a) The cover end date as shown on your most recent certificate of insurance; or
- b) You no longer meet the eligibility criteria; or
- c) Your visa is revoked or has expired; or
- d) Your period of insurance has expired; or
- e) Following emergency repatriation to your home country; or
- f) We no longer underwrite this policy.



### How do I cancel the contract?

Cancellation by the insured person applies as follows:

#### **Cancellation within 14 working days of the purchase date:**

You may not cancel this policy; however, you may choose to end your cover and your entitlements to all benefits under this policy by writing to the policyholder within 14 working days of the purchase date. Please contact the policyholder for a premium refund providing you have not travelled, and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

#### **Cancellation after 14 working days of the purchase date:**

You may choose to end your cover and your entitlements to all benefits under this policy by writing to the policyholder 14 working days after the purchase date. If you cancel outside of the terms of the Statutory Cancellation Rights, referenced above, the policyholder will not receive a premium refund.