

# Annual Multi-Trip Travel Insurance

## Insurance Product Information Document



**Company:** Philip Williams & Company Insurance Management **Product:** Scottish Secondary Teachers Association

Philip Williams & Co Insurance Management is authorised and regulated by the Financial Conduct Authority. Registration Number 308860

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This travel insurance policy will pay for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad.



#### What is insured?

- ✓ Cancellation or curtailment
- ✓ Emergency medical expenses  
*Including emergency repatriation*  
*Including relative's additional expenses*  
*Including emergency dental treatment*
- ✓ Hospital stay benefit
- ✓ Personal accident
- ✓ Travel delay
- ✓ Missed departure
- ✓ Hijack
- ✓ Baggage
- ✓ Personal money
- ✓ Loss of passport
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Ski equipment
- ✓ Ski pack
- ✓ Piste closure
- ✓ Journey disruption



#### What is not insured?

- ✗ Disinclination to travel and failure to obtain the necessary passport, visa or permit for your trip.
- ✗ Any directly or indirectly related claims if at the time this insurance was arranged and each time you make arrangements for a trip you or your travelling companions insured under the policy are not in compliance with the medical declaration which can be found in your policy wording; Page 3 – 'Important conditions relating to health & activities.'
- ✗ Any excess as detailed in your policy documents.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Any claim relating to drug or alcohol abuse
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/ credit card provider.



#### Are there any restrictions on cover?

- ! You, the insured must have been present in the United Kingdom for at least 6 months prior to purchasing this policy and be registered with a medical practitioner in the area in which you reside
- ! No cover for any claims related to the health of a non-traveller if you made arrangements for your trip in the knowledge that their state of health is likely to cause you to cancel or amend your travel plans, unless agreed by us and confirmed in writing.
- ! Unless agreed by us there will be no cover if the FCO advise against travel to your destination.
- ! There is no cover for trips booked or travel to Afghanistan, Liberia or Sudan
- ! Home country trips require a minimum of 2 nights in pre-booked paid accommodation or an internal flight.



## Where am I covered?

This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy or any non-traveller upon whose health your travel plans depend.



## When and how do I pay?

You must arrange your premium payment/s before the policy can be issued, you can do this by calling Philip Williams & Co on 01925 604421



## When does the cover start and end?

Annual Multi-trip travel insurance covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 69 years of age.



## How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling Philip Williams & Co on 01925 604421 within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, no premium refund will be made.

## Important Information

### Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you can call, email or to write to us:

#### Complaints regarding the SALE OF THE POLICY

Please contact the agent who arranged the Insurance on your behalf.

#### If they are unable to resolve your complaint before the end of the third working day they will pass it to:

Customer Relations Department  
UK General Insurance Group Limited,  
Cast House, Old Mill Business Park,  
Gibraltar Island Road, Leeds LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

#### Complaints regarding CLAIMS

Claims Settlement Agencies Ltd  
308-314 London Road,  
Hadleigh, Benfleet, Essex, SS7 2DD  
Tel: 020 7173 7841  
Email: [info@csal.co.uk](mailto:info@csal.co.uk) [www.csal.co.uk](http://www.csal.co.uk)

**On all correspondence please tell us you are insured by UK General Insurance Limited and provide the reference number shown in the policy wording. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Tel: 0800 023 4 567 or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

#### What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).