

# 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

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

### What is this type of insurance?

This is a travel insurance policy



#### What is insured?

We offer a multi-trip policy. The policy covers up to the following

✓ Cancellation and Curtailment	£5,000
✓ Emergency medical treatment <i>including emergency repatriation including relatives additional expenses including emergency dental treatment</i>	£10m
✓ Hospital stay benefit per 24 hours maximum	£350 £20 £500
✓ Personal accident – loss of sight, limb(s) or permanent total disablement	£20,000
- maximum payable in the event of death	£5,000
- maximum payable in the event of death if under 16 years old	£2,000
✓ Travel delay	£60
Abandonment (after 24 hours)	£5,000
✓ Missed departure	£500
✓ Hijack per 24 hours	£100
maximum	£1,000
✓ Baggage overall limit (please see subsections in the policy wording)	£2,000
✓ Personal money	£500
cash limit	£300
cash limit if under 18 years old	£50
✓ Loss of passport	£250
✓ Public liability	£2m
✓ Legal expenses	
maximum per person	£25,000
maximum overall	£50,000
✓ Ski Equipment overall limit (please see subsections in the wording)	£500
✓ Piste closure per 24 hours	£20
maximum	£300
✓ Journey disruption cover	
extended cancellation or curtailment	£5,000
extended travel delay	£60
abandonment	£5,000
extended missed departure	£500
accommodation cover	£3,000

#### You can add the following optional covers to the policy

Maximum trip duration extension to 60 days



#### What is not insured?

- ✗ **Excesses** apply on the policy and are shown in the Document of Insurance – you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing. Please read the Important conditions relating to health.
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 31 days on a multi trip policy
- ✗ Natural damage to baggage/possessions/equipment (e.g. wear & tear or from weather, moths or vermin or gradual wear and tear through normal use)



#### Are there any restrictions on cover?

- ! There is no cover for trips booked to Afghanistan, Liberia or Sudan
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy and each time you make arrangements for a trip if anyone to be insured is waiting to have or currently undergoing any surgery treatment or investigation at a hospital, clinic or nursing home, or awaiting the results of any test or investigations.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



## Where am I covered?

**IMPORTANT:** this will depend on your needs - the cover provided is shown on your Policy Schedule. Please call Philip Williams & Co on 01925 604421 with any queries:

You are covered to travel anywhere in the world outside your home country. Trips wholly within your home country are also insured but only if they include a minimum of one night away from home using pre-booked paid accommodation or involve an internal flight.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions you are asked.
- Premiums must be paid on time
- If you need to make a claim you must provide the claims office with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call Emergency Assistance Facilities on 0203 824 0742 before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let Voyager Insurance Services 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 by calling 01483 806 816



## 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?

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 (inclusive) of age.



## How do I cancel the Contract?

This policy has a "cooling off" period. If within 14 days of the purchase of this policy, you should decide that the terms and conditions do not meet your requirements, you may cancel your policy with a full refund 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.