

Insurance Product Information Document

Globelink International Travel Insurance Consultants Limited

A Registered Company in the United Kingdom. Reg No: 03276291

Authorised and Regulated by the Financial Conduct Authority in the United Kingdom. Ref No: 300144.



COMPREHENSIVE TRAVEL INSURANCE

What is this type of insurance?

This document provides a summary of the main cover and exclusions for a Comprehensive Travel Insurance. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the validation certificate, policy schedule and policy wording.

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s).



What is insured?

The main value of the cover provided is for cancellation or curtailment, medical emergencies when abroad, personal accident, delayed or missed departure, baggage and personal money, personal liability and legal expenses.

- ✓ Should you need to cancel or curtail your trip due to unforeseen health issues affecting your trip.
- ✓ Emergency medical treatment should you suffer an unexpected injury or illness while abroad.
- ✓ In the event of death, loss of limb(s) and/or eye(s) while abroad.
- ✓ Should you fail to arrive or be delayed at your departure point in time to board the public transport on which you are booked to travel for the international outbound and return leg of your journey.
- ✓ For the loss, theft or damage of personal belongings, money or passport and travel documents.
- ✓ Personal Liability (including legal costs and expenses) against any amount an insured person becomes liable to pay as compensation for any arising from any one event or source of original cause of accident.

The policy covers all insured persons named on the validation certificate travelling with you. The main sections of the policy and benefit levels are listed below.

Please refer to the schedule of cover and policy wording for the full benefits covered including the terms, conditions and exclusions of this insurance which are available upon request.

- ✓ **Cancellation or Curtailment** up to £6,000
- ✓ **Emergency Medical & Other Expenses** up to £10,000,000
- ✓ **Personal Accident** up to £25,000
- ✓ **Delayed Departure** up to £500
- ✓ **Missed Departure** up to £1,500
- ✓ **Baggage** up to £3,000
- ✓ **Personal Money** up to £750
- ✓ **Passports & Documents** up to £250
- ✓ **Personal Liability** up to £2,000,000



What is not covered?

The following are some examples of what is not covered?

Please refer to the schedule of cover and policy wording for the full benefits covered including the terms, conditions and exclusions of this insurance which are available upon request.

- ✗ Any medical condition an insured person has, which a medical practitioner has advised the insured person not to travel or would have done so had the insured person sought his/her advice, but despite the advice has chosen to still travel.
- ✗ Surgery, treatment or investigations for which the insured person intends to travel outside of his/her home area to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from the procedures).
- ✗ Any suicide, drug use, alcohol or solvent abuse and an insured Person putting themselves at risk.
- ✗ Professional sports or entertaining.
- ✗ Participation in or practice of any professional sports or professional entertaining or other sports or activities.
- ✗ Travelling against World Health organisation (WHO), Foreign & Commonwealth Office (FCO) advice or against the advice of a European Union Government body.
- ✗ Pre-Existing medical conditions. Certain pre-existing medical Conditions may be covered as standard. Please refer to Part 1 - Important Information in the policy wording.
- ✗ Your own unlawful action in the country in which the trip is taking place or any criminal proceedings against you.
- ✗ Under most sections of this policy, claims will be subject to an each excess. This means that you will be responsible for the first part of and every claim per incident claimed for, under each section by each insured person.
- ✗ Suicide, drug use, alcohol or solvent abuse and you putting yourself at risk.
- ✗ War or acts of terrorism
- ✗ Nuclear risks.
- ✗ Any claims which would result in breaches of UN resolutions or Trade or Economic Sanctions or other laws of the UK, EU or USA.



Are there any restrictions on cover?

The following are some examples of restrictions.

Please refer to the schedule of cover and policy wording for the full benefits covered including the terms, conditions and exclusions of this insurance which are available upon request.

- ! Under most sections of this policy, claims will be subject to an each excess. This means that you will be responsible for the first part of and every claim per incident claimed for, under each section by each insured person.
- ! If you are aged under 16 you are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).
- ! The maximum trip duration is up to 15 months. This may be extended to up to a maximum of 18 months with approval from us.
- ! The maximum age at the time you buy this policy is up to 89 years of age.



Where am I covered?

Choose either:

- ✓ Europe
- ✓ Worldwide: **excluding** United States of America, Canada and all islands in the Caribbean Sea and the Bahamas, Japan and Mexico. (Also includes cover for Europe, Australia and New Zealand).
- ✓ Worldwide: **including** United States of America, Canada and all islands in the Caribbean Sea and the Bahamas, Japan and Mexico: All countries worldwide. (Also includes cover for Europe, Australia and New Zealand).



What are my obligations?

At the start of your policy:

- **If you reside in the European Union (EU) or the European Economic Area (EEA):** All insured persons must be currently legally resident in the European Union (EU) or the European Economic Area (EEA) and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the EU or EEA.
- **If you reside in the United Kingdom (UK):** All insured persons must be currently legally resident in the United Kingdom (UK) and registered with a medical practitioner or entitled to free public healthcare under reciprocal arrangements currently in place in the UK.
- **Dependent children:** If you are aged under 16 you are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).
- This insurance policy contains conditions and exclusions in relation to the health of the insured persons and of others who might not be travelling with an insured person but whose wellbeing the insured person's trip may depend upon.
- All insured persons must comply with the conditions relating to pre-existing medical conditions and health changes in order to have the full protection of this insurance. If an insured person does not comply with these conditions we may cancel the insurance, or refuse to deal with an insured persons claim or reduce the amount of any claim payment.

Please refer to Part 1 – Important Information in the policy wording regarding medical Conditions and Health Changes, a copy of which is available upon request or by visiting our website at: www.globelink.co.uk

- If participating in any sporting activity or hazardous activity, contact us to check if you are covered.

During the period of insurance:

- You must at your own expenses, supply any information, evidence and receipts we require including medical certificates signed by a registered medical practitioner, police reports and other necessary reports following loss, injury or illness.
- You must take reasonable care to protect against damage, accident, injury or illness at all times.

In the event of a claim:

- You must notify us as soon as practicable in the event of a claim, and as follows:

EMERGENCY MEDICAL ASSISTANCE ABROAD: MAYDAY ASSISTANCE

A 24 hour service – 365 days per year

Tel: +44 (0)1273 624 661 Fax: +44 (0)1273 606 390

Email: operations@maydayassistance.com

FOR ALL OTHER CLAIMS: RIGHTPATH CLAIMS

Monday - Friday 9am to 5pm UK time

Tel: +44 (0)208 667 1600

Email: claim@rpclaims.com



When and how do I pay?

- You must pay the full amount due when taking out this insurance.
- The insurance will not be valid unless the full premiums has been paid.
- All premiums shown include all insurance premium taxes.
- You can pay for your policy with a credit or debit card. We only accept Visa or MasterCard.



When does the cover start and end?

If Annual Multi-Trip Cover is selected:

The period for which we have accepted the premium as stated in the Validation Certificate. Under these policies Cancellation cover will be operative from the date stated in the Validation Certificate or the time of booking any trip (whichever is the later date) and terminates on commencement of any trip.

If Single Trip Cover is selected

The period of the trip and terminating upon its completion, but not in any case exceeding the period shown in the Validation Certificate. Under these policies Section A - Cancellation cover will be operative from the time you pay the premium.

In respect of One Way Trips:

All insurance cover shall cease 72 hours after the time you first leave the immigration control of your final destination country or at the expiry date of this insurance whichever is the sooner. The final destination country will be treated as your home area and cover under this insurance will be applied accordingly.



How do I cancel the contract?

- You have a right to cancel this insurance up to 14 days from the date that you receive the policy documents at the start of insurance provided that no insured person has travelled, cover has not already commenced and no claim under this policy has been made or is intended to be made.
- Should you decide to exercise your cancellation right within this period, you will be entitled to a full refund of premium provided that no insured person has travelled, cover has not already commenced and no claim under this policy has been made or is intended to be made.
- Please contact us to exercise your cancellation right on Tel: +44(0) 1353 699 082. Email: globelink@globelink.co.uk