

## REGULAR TRAVEL INSURANCE

### What is this type of insurance?

This document provides a summary of the main cover and exclusions for a Regular 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.

The Regular policy cover level provides travel insurance benefits for Single Trip policies.



### What is insured?

The following are some examples of what is covered.

- ✓ **Cancellation or Cutting Short Your Trip** – up to £2,000. Should you need to cancel or cut your trip short due to unforeseen reasons specified in the policy, cover is provided for unused travel and accommodation costs.
- ✓ **Missed Departure** – up to £500 in the event you miss your outbound or return journey due to the reasons listed in the policy.
- ✓ **Emergency Medical Expenses** – up to £5million. Cover for emergency medical treatment and additional expenses provided by the emergency medical assistance company, outside of your home country.
- ✓ **Personal Belongings** – up to £1,000 for the loss, theft or damage of personal belongings
- ✓ **Personal Money and Passport** – up to £150 For the loss, theft or damage of, money or passport when left in a safety deposit box.
- ✓ **Personal Accident** – up to £10,000. (18-69 y/o) £1,500 under 18 or 70+ y/o. In the event of death, loss of limb(s) and/or eye(s) while abroad.
- ✓ **Personal Liability** Up to £2 million. If you are liable to pay costs due to an accident that causes injury, death to a person or loss of damage to property.
- ✓ **Legal Protection** – up to £7,000. For legal proceedings to claim compensation due to your death, illness or personal injury.

#### Additional Optional Add-ons

Covid-19, Activities, Repatriation Home for Australians, South African and New Zealanders, Valuables/Gadget Cover.



### What is not covered?

The following are some examples of what is not covered.

- ✗ Travelling against the advice of a doctor or travelling with the intention of obtaining medical treatment or consultation abroad.
- ✗ 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).
- ✗ An undiagnosed medical condition or if a terminal prognosis has been given.
- ✗ Being under the influence of alcohol/drugs, solvents, self-exposure to needless risk or an illegal or criminal act.
- ✗ Pre-Existing medical conditions that are not listed under the no screen condition list.
- ✗ Professional sports or entertaining.
- ✗ Participation in or practice of any sport or activity that is not listed as covered in the policy wording, or where you have not paid the additional premium.
- ✗ Riding a motorcycle above 125cc or where you don't have a full UK licence, or valid CBT certificate. Where you are not following the local safety laws, or riding on recognised roads.
- ✗ Driving or riding as a passenger of any Quad bikes, ATV's or electronic scooters at any time.
- ✗ Covid-19 Claims (except for where listed under Section A: Trip Disruption Sections and Section B: Medical Sections)
- ✗ Travelling against World Health Organisation (WHO), Foreign, Commonwealth & Development Office (FCDO) advice.
- ✗ Your own unlawful action in the country in which the trip is taking place or any criminal proceedings against you.
- ✗ Any claims which would result in breaches of Economic Sanctions or other laws of the UK.



### Are there any restrictions on cover?

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 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).
- ! Any trip that doesn't start and end in the UK or Gibraltar
- ! Any travel to a destination outside the area of cover as shown on your validation certificate.
- ! The maximum trip duration is up to 60 days.
- ! The maximum age at the time you buy this policy is up to 84 years of age.



## Where am I covered?

Choose either:

- ✓ Europe
- ✓ Worldwide **excluding** Australia, United States of America, Canada, Caribbean, Costa Rica, Japan, Mexico, New Zealand and Thailand.
- ✓ Worldwide



## What are my obligations?

**At the start of your policy:**

- Make sure you check that all the information on your validation certificate is correct and read all the policy documentation provided by us to make sure that the cover meets your needs.
- All insured persons must be currently legally resident in the United Kingdom (UK) or Gibraltar and registered with a medical practitioner.
- 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 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](http://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 & ALL OTHER CLAIMS**

**Please refer to your Validation Certificate, or our website 'Make a Claim' Page, or the Policy Wording for details of how to Make a Claim.**



## 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?

For single trip policies, your cover will start and end on the dates chosen by you and these will be shown on your validation certificate.

Cancellation cover starts as soon as you purchase a policy.

For one way trip policies, cancellation cover starts as soon as you purchase a policy and ends on the date chosen by you and shown on the validation certificate, or once you first leave the immigration control of your destination (as shown on your validation certificate).



## 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.
- Following the expiry of your 14-day cancellation period, you continue to have the right to cancel your policy at any time during its term by contacting us, but no refund of premium will be available.
- Please contact us to exercise your cancellation right on Tel: +44(0) 1353 699 082. Email: [gobelink@gobelink.co.uk](mailto:gobelink@gobelink.co.uk)