

Travel Insurance

Staysure

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting register.fca.org.uk

Legal Expenses: ARAG Legal Expenses Insurance Company Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm's reference number 202106. Registered in England & Wales.

Product: Staysure Travel Insurance – Comprehensive – Annual Multi Trip and Single Trip.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full details and policy terms, please refer to your policy documents.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover leisure trips for either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation:** £5,000 (option to increase up to £9,000)
- ✓ **Cutting Short Your Trip:** £5,000 (option to increase up to £9,000)
- ✓ **Emergency Medical:** £Unlimited
- ✓ **Personal Accident:** up to £20,000*
- ✓ **Missed Departure:** up to £1,500
- ✓ **Travel Delay:** up to £1,500
- ✓ **Personal Baggage:** up to £2,500
- ✓ **Baggage Delay:** up to £150
- ✓ **Personal Money:** up to £500
- ✓ **Loss of Passport:** up to £500
- ✓ **Personal Liability:** up to £2 million
- ✓ **Legal Costs and Expenses:** up to £25,000
- ✓ **Winter Sports:** (Annual Multi Trip only) – up to £500

Optional Covers:

- Winter Sports (Single Trip only)
- Gadget Cover
- Golf Cover
- Cruise Cover
- Cruise Plus Cover
- Excess Waiver
- Travel Disruption Extension
- 100 day upgrade (Annual Multi Trip only)

*Aged under 18 or 86 or over the maximum limit is £1,000



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when making a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ If at the time of taking out this policy, you have any symptoms of an undiagnosed medical condition, you will not be covered if you need to cancel your trip, cut it short, or make an emergency medical claim relating to that condition.
- ✗ There is no cover if at the start of the policy anyone to be insured is awaiting any medical investigation, or the results of any tests or investigations.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy (see policy wording).
- ✗ Any form of alcohol abuse including withdrawal, or you drinking too much alcohol where it's reasonably foreseeable that such consumption could result in impairment of your functions and/or judgement resulting in a claim.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Any treatment which can wait until you return home.
- ✗ Medical expenses incurred in your home country.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the value of the items at the time the loss occurred unless otherwise stated.
- ✗ Personal baggage where you have not taken steps to prevent loss.
- ✗ Any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Any trips within the United Kingdom, Channel Islands, or Isle of Man where you do not have 2 nights pre-booked accommodation.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and Isle of Man.
- ! You will not be covered if you travel to a country or region where the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

Single Trip policies

- ! Our policies cover all ages
- ! Maximum trip limit if you are aged 0 to 65 years is 550 days for any geographical region.
- ! For Europe the maximum trip limit if you are aged 66 to 75 years is 366 days.
- ! For Worldwide excluding USA, Canada, Caribbean, Bermuda, Mexico, Thailand, China and Hong Kong the maximum trip limit if you are aged 66 to 70 years is 276 days or if you are aged 71 to 75 it is 184 days.
- ! For Worldwide including USA, Canada, Caribbean, Bermuda, Mexico, Thailand, China and Hong Kong the maximum trip limit if you are aged 66 to 70 years is 184 days and if you are aged 71 to 75 it is 123 days. Maximum trip limit if you are aged 76+ is 104 days for all regions.

Annual Multi Trip policies

- ! Our policies cover all ages.
- ! Maximum trip limit if you are aged 0 to 70 years is 50 days (or 100 days if an additional premium has been paid).
- ! Maximum trip limit if you are aged 71+ years is 35 days.
- ! Maximum total time spent abroad is 183 days.
- ! United Kingdom only policies will only cover trips where you have 2 or more nights pre-booked accommodation.

Winter Sports Cover option

- ! Up to 21 days in total across two winter sports trips under Annual Multi Trip policies.



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your validation certificate.



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- You must read your policy documentation to ensure the policy meets your needs.
- You must tell us about your pre-existing medical conditions when you take out this policy and at each renewal and you must tell us if your health changes during the policy period.
- You must take care to protect yourself and your property.
- You must tell as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



When and how do I pay?

- You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

- Single Trip start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the Validation Certificate.
- Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium, less any applicable fees and charges, provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please call the Staysure Customer Services Team on **0333 006 3213**.