

Travel Insurance

Insurance Product Information Document



Company:

Antares Syndicate 1274 at Lloyd's. Registered Office: 21 Lime Street, London EC3M 7HB.

Antares is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Howden - Specialist sport and recreation travel insurance Single Trip & Annual Multi-trip Travel Insurance Policy

This document provides only a summary of the insurance cover. The full terms and conditions are shown in the policy.

What is this type of insurance?

This is a travel insurance policy either on a Single Trip or Annual Multi-trip basis as shown in your Schedule. The limits of cover and excesses are provided in the 'Summary of Cover' in the Policy Wording.



What is insured?

Part A

- ✓ **Emergency medical expenses** - hospital fees, repatriation, search & rescue costs, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Personal accident** - you suffer death or injury following an accident.
- ✓ **Personal liability** - you are held legally liable for injury or damage.
- ✓ **Activity equipment** - cover for items lost, stolen or damaged on your journey.
- ✓ **Delayed activity equipment** - costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Activity equipment hire** - costs to hire activity equipment if your own is lost or damaged during your journey.
- ✓ **Legal expenses** - legal advice, costs and representation.
- ✓ **Cutting short your journey** - following an accident whilst you are participating in an insured activity.

Part B - Optional cover - subject to an extra premium being paid, cover is available for:

- ✓ **Personal possessions** - cover for items lost, stolen or damaged on your journey.
- ✓ **Delayed possessions** - costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Money or passport** - cover for loss or theft.
- ✓ **Cancelling/cutting short your journey** - loss of pre-paid travel and accommodation expenses.
- ✓ **Travel disruption** - costs to reach the overseas destination or to reach home.
- ✓ **Delayed departure/abandonment** - a benefit after a major delay to outbound or return transport at the departure point or the costs to abandon your trip on the outbound journey only.

Part C - Optional cover - subject to an extra premium being paid, cover is available for:

- ✓ **Optimal independent traveller**
Extended cancellation, curtailment, travel delay, travel disruption and accommodation cover.



What is not insured?

- ✗ Travel to a destination against the advice of the Foreign and Commonwealth Office or the World Health Organisation.
- ✗ Your participation in any hazardous activity, unless this is an insured activity for which the appropriate premium has been paid.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ The policy excess, which is applicable to each insured person. You will have to pay the first part of most claims.
- ✗ Claim circumstances you were aware of before your policy was issued or trip booked (whichever is later).
- ✗ Drinking too much alcohol, any form of alcohol abuse, or alcohol dependency.
We will not cover any claims that occur because you have drunk so much alcohol that your judgement is affected.
- ✗ Claims where you cannot provide sufficient supporting evidence. Loss or theft not reported to the Police within 24 hours.
- ✗ Losses recoverable elsewhere.



Are there any restrictions on cover?

- ! All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ! You will need to comply with any age limits shown in your policy. Certain levels of cover may be restricted according to your age.
- ! You will need to comply with any trip limits shown in your policy.
- ! General exclusions apply to the whole policy. Each section within the policy contains additional exclusions, specific to the cover provided.
- ! There are General Conditions that you have to meet for cover to apply.



Where am I covered?

Cover will apply within the geographical area you have selected. The area you have chosen will be shown on your Schedule of Insurance.

Cover will not apply if you travel outside the area that you have chosen.



What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim you must provide us with a completed claim form within 31 days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



When does the cover start and end?

Annual Multi-trip travel insurance, covers a period of one year.

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your Schedule.



How do I cancel the Contract?

You can cancel this insurance at any time by contacting your Insurance Intermediary.

After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.