

# Travel Insurance

## Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Our FCA Firm Reference Number is: 959113

Product: Premier Single Trip and Annual Multi-Trip Travel Insurance

Scheme Type: Multitrip.com

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

### What is this type of Insurance?

The Single Trip and Annual Multi-trip travel insurance policies are designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



## What is insured?

Overall limits are shown per person, per policy section (except where otherwise stated) – excesses and limits within a section may apply. Refer to your policy documents for full details.

- ✓ Cancellation & Curtailment - up to £3,000
- ✓ Emergency Medical and other Expenses - up to £20,000,000
- ✓ Hospital Benefit - up to £1,500 (£30 per day)
- ✓ Baggage - up to £2,000
- ✓ Personal Accident - up to £25,000
- ✓ Missed Departure - up to £1500
- ✓ Delayed Departure - £20 for each 12hrs (up to Max £150)
- ✓ Delayed Baggage - up to £250 (£50 per 24hrs)
- ✓ Strike Cover - up to £200
- ✓ Personal Liability - up to £2,000,000
- ✓ Legal expenses - up to £25,000
- ✓ Replacement of Passport - up to £250
- ✓ Hijack - up to £500 (£50 per day)
- ✓ Catastrophe - up to £500
- ✓ Personal Money and Documents - up to £500
- ✓ Holiday Abandonment - up to £3,000 (after 24hrs)
- ✓ Sports & Activities- Grade 1\*

The following optional covers may be available to you if offered and selected:

- Wintersports
- Travel Disruption
- Cruise Cover
- Flight Cancellation
- Wedding Cover
- Business Cover
- Golf Cover
- Gadget Cover
- Excess Waiver
- Sports & Activities- Grade 2, Grade 3 or Grade 4

\* Please refer to the SPORTS AND ACTIVITIES section of the policy wording to determine if Grade 1 cover is suitable to your needs. If you require additional cover you may need to upgrade your policy, for an additional fee. Please contact Customer Service on 0333 355 6181, [info@multitrip.com](mailto:info@multitrip.com) or login to the online self portal at <https://www.multitrip.com/Account/LogOn> to enquire about upgrading your cover.



## What is not insured?

- ✗ Any claim caused by or relating to medical pandemic or epidemic except where the claim arises under:  
Section A: as a result of You or a Close Relative or Travelling Companion being medically diagnosed with Covid-19 or being compulsorily quarantined on the orders of Your/their treating medical practitioner, due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19; or  
Section B: whilst You are outside of Your Home Area because You need medical treatment for Covid-19 or You are compulsorily quarantined on the orders of Your treating medical practitioner due to Covid-19, suspected Covid-19 or exposure to someone who has been diagnosed with Covid-19.
- ✗ We will not cover claims related to pre-existing medical conditions that you failed to disclose to us and that we did not accept in writing.
- ✗ Change in State of Health except as detailed under Change in State of Health under the Important Condition Relating to Health policy section.
- ✗ Cancelling or cutting short a trip due to circumstances known at the time of taking out cover or booking a trip (whichever is later).
- ✗ Any claims for cancelling or cutting short your holiday that result directly or indirectly from any medical condition you know about at the time of taking out this insurance or when booking a trip which affect, a close relative who is not travelling and is not insured under this policy, a close business associate, travelling companion or a person you plan to stay with during your trip.
- ✗ Your engaging in manual work (except where specified under Sports and Activities Optional Extension Grade 3)
- ✗ Anything related to too much alcohol, alcohol abuse/dependency on drugs, and/or your wilful injury or illness or exposure to danger
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ Trips that do not start and end within the period of insurance
- ✗ Claims relating to the circumstances or event that caused the Foreign, Commonwealth and Development Office (or equivalent government or national authority), or the World Health Organisation to advise against all travel or all but essential travel to a country or area, if You travel to that country or area.
- ✗ Terrorism (except where cover is specifically provided) cyber terrorism, war or hostilities, civil unrest or any similar event



## Where am I covered?

You will be covered for any country or region you have selected and we have accepted when buying this insurance.

This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, North Korea or the Crimea, Donetsk People's Republic (DNR), or Luhansk People's Republic (LNR) regions of Ukraine.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You or someone on your behalf must phone Zurich Assist helpline as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.



## Are there any restrictions on cover?

- ! Each section of cover has a maximum sum insured, as specified in your policy schedule, which we will pay up to, per insured person, per trip.
- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under.
- ! Eligibility: This policy is only available to You if You are a United Kingdom Resident (excluding Channel Islands and Isle of Man) who at the time of buying or renewing this policy;
  - are physically located within the United Kingdom (excluding Channel Islands and Isle of Man)
  - Your Trip has not commenced,
  - have Your main home in the United Kingdom (excluding Channel Islands and Isle of Man),
  - have lived in the United Kingdom (excluding Channel Islands and Isle of Man) for the past 6 months prior to purchasing cover; and
  - are registered with a United Kingdom (excluding Channel Islands and Isle of Man) medical practitioner;
- ! The policy holder must be aged 18 or over to purchase this policy.
- ! For Annual Multi-Trip policies a maximum trip duration of 60 days applies per trip and 180 days in total outside the UK in any one period of insurance (Maximum trip duration is reduced for people over 65 years. Please refer to your policy wording. If the Winter Sports Extension has been purchased the policy will provide Winter Sports cover for up to 18 days in total in any one period of insurance).
- ! Any trip solely within the UK within the UK is only covered where You have pre-booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- ! Policies cover emergency medical treatment, it is not private health insurance



## When and how do I pay?

At the point of purchase either by credit or debit card.



## When does the cover start and end?

If Single Trip cover is selected, Cancellation cover shall be operative from the time you pay the premium and will cease upon departure on your trip or in the event of a cancellation claim.

If Annual Multi-Trip is selected, Cancellation cover shall be operative from the start date this insurance is effected by you and terminates on commencement of any trip.

All other sections of the policy, whichever cover is selected, the insurance commences when you leave your home/place of business in your home country (whichever is the later) to commence the trip and terminates at the time of your return to your home/place of business.



## How do I cancel a contract?

If you wish to cancel your policy, you must notify Multitrip.com within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date. This is known as the Cancellation Period. You can contact Multitrip.com:

By email: [info@multitrip.com](mailto:info@multitrip.com)  
By telephone: 0333 355 6181

If notified within the Cancellation Period, we will refund the full premium paid provided you have not made a claim nor travelled. You may cancel this policy at any time after the Cancellation Period by contacting Your issuing agent at the address shown on Your validation certificate. If You cancel after the Cancellation Period no premium refund will be made.

Cover-More Blue Insurance Services Limited trading as Multitrip.com is a private limited company incorporated in Ireland, with company number 345681 and is regulated by the Central Bank of Ireland. Cover-More Blue Insurance Services Limited's UK Branch is authorised and regulated by the Financial Conduct Authority in the United Kingdom, Firm Reference Number 984290 and its registered address is Parkview, 82 Oxford Road, Uxbridge UB8 1UX.

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