

# Travel Insurance

## Insurance Product Information Document

**Company:** Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

**Product:** Urban Jungle Stand Alone Single Trip and Annual Multi-trip Travel Insurance – Essential Cover

This insurance is underwritten by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited is registered in England and Wales no. 01514453 in the United Kingdom.

This Insurance Product Information Document only gives a summary of the insurance cover. The full terms and conditions and other important information can be found in the policy document and your schedule of insurance. You should read the policy booklet and schedule of insurance carefully and make sure the cover is what you asked for.

### What is this type of Insurance?

Travel Insurance protects you against costs that could arise while you are travelling. A Single Trip travel insurance policy will provide cover for one trip. An Annual Multi-trip policy will provide cover for multiple holidays taken within a one year period. Each holiday individually must not last longer than the trip limit you have chosen.



#### What is insured?



##### Who is covered

You and/or any named person.



##### Cancelling or cutting short a trip

We will pay you up to £2,500 per person for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.



##### Medical emergency & repatriation expenses

Should you become unwell whilst on your trip, we will pay for your hospital, ambulance, emergency dental and medical repatriation costs up to £10,000,000 per person (limited to £250 per person for emergency dental costs).



##### Disruption or delay to travel plans

If your plans are disrupted and you are left out of pocket, we can reimburse you up to £1,000 per person (provided that compensation is not available from your tour operator or transport provider).



##### Baggage

We will cover you if your personal belongings are lost or stolen up to £1,500 per person.

The following limits also apply:

- up to £300 for any one article
- up to £500 in total for all valuable items



##### Personal money

We will cover you if your personal money is lost, damaged or stolen. The following limits also apply:

- up to £250 for cash
- up to £200 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.



##### Personal accident

Cover is provided for accidental death, loss of limbs/sight and permanent total disablement up to £7,500.

##### Optional cover

Winter sports.  
Cruise cover.



#### What is not insured?



Any claims which result from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.



Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.



You are not covered for any claim arising in any way from you abusing alcohol, drugs and/or solvents impairing your physical ability and/or judgement.



Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.



Under all sections, any claim which results from a reason not listed in the 'what is covered' section.



The cost of Air Passenger Duty whether irrecoverable or not.



Any claim for regional quarantine.



Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.



Any claims relating to the insolvency of the public transport operator and/or accommodation provider.



There is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available.



Claims arising from any pre-existing medical conditions unless you have completed a medical screening online and we have agreed in writing to cover these.



Any claim if you have travelled against the advice of a doctor, or where a doctor would have advised against you travelling had their advice been sought before beginning the trip.



#### Are there any restrictions on cover?



You may need to pay an amount of each claim, known as the excess this is £75. If more than one insured person on this policy is claiming, a maximum excess of £150 will apply.



You cannot claim more than the sum insured shown in your policy documents.



You are only covered for trips which last up to or less than your maximum trip duration.



You can only purchase this insurance before you travel.



## Where am I covered?



This product provides cover to travel to the region stated in your schedule providing:

- You have declared all the countries you intend to visit; and
- You are not travelling against the advice of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory body.



## What are my obligations?

- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to prove your loss.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



## When and how do I pay?

### For Single Trip policies

You pay your premium as a one-off payment when you buy this insurance.

### For Annual Multi-trip policies

When you first buy the policy, payment will be taken immediately and before the policy start date. For each year after that, providing you want to renew, an annual premium charge will be taken via our payments provider on the last day before the renewal date.



## When does the cover start and end?

### For Single Trip policies

Cover for cancelling or cutting short a trip will start from the date stated in the policy schedule. All other covers begin when you leave your home to go on your trip and last until you return home.

### For Annual Multi-trip policies

Cover is provided for the 12-month period as stated in the policy schedule.

You may take any number of trips within the period shown in the policy schedule but each trip cannot be for more than:

Ages up to 65: 45 days.

Ages 66+: 32 days.

If any trip exceeds the maximum trip duration there is no cover under this policy for any additional days.



## How do I cancel the contract?

You are free to cancel this policy at any time. Please visit the MyAccount area of Urban Jungle's website to cancel your policy.

Depending on when you cancel your policy the following premium refunds will be made:

### • All Policies

Full refund if you cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later providing you have not travelled, no claim has been made and you do not intend to make a claim.

If you cancel after the first 14 days of receipt (or after the renewal date):

### • Single Trip policies

We will not refund any premium if you cancel after the first 14 days.

### • Annual Multi-trip policies

We will give you a partial refund depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled, no claim has been made and you don't intend to make a claim.