

# Travel Insurance

## Insurance Product Information Document (IPID)



Gallagher

Fly-Sure

Company: Arthur J. Gallagher Insurance Brokers Limited Product: Fly-Sure Annual Multi-Trip Travel Insurance

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The information provided in this document is a summary of the key features and exclusions of the policy. The full terms and conditions can be found in the policy wording <https://www.fly-sure.co.uk/en/Documents.aspx> and policy schedule which will be issued to you after you have purchased the policy.

### What is this type of insurance?

Annual multi-trip Travel Insurance, designed for Travel Industry Staff and Airline Employees & their families for trips of up to 45 days outside the UK.



#### What is insured?

The main benefit of cover is for medical emergencies when abroad and cancellation with other package covers included or as options

- ✓ **Medical Emergency & Repatriation £ Unlimited**
- ✓ **Cancellation £1,000**
- ✓ **Personal Possessions £1500**
- ✓ **Delayed Baggage, over 12 Hours up to £100**
- ✓ **Money £250**
- ✓ **Passport £250**
- ✓ **Personal Accident £15,000**
- ✓ **Personal Liability £2,000,000**
- ✓ **Catastrophe Cover £1,000**
- ✓ **Legal Expenses £50,000**
- ✓ **Travel Delay up to £300**
- ✓ **Mugging up to £400**
- ✓ **Hijack up to £500**
- ✓ **Withdrawal of Services up to £500**
- ✓ **Kennel and Cattery Fees £400**

#### Optional Covers

- Winter Sports
- Travel Disruption
- Excess Waiver
- Extend Maximum Trip from 45 to 90 days
- Business Travel
- Gold Cover
- Increased Cancellation (to £2,000 or £3,000)
- Cover for a number of Hazardous Activities



#### What is not insured?

Policy excesses apply and are noted in the policy document (Unless the excess waiver option has been purchased)

- ✗ Pre-existing medical conditions, which have not been notified to and agreed by the Insurer for the period of Insurance
- ✗ Travel against the advice of a doctor or when you have received a terminal prognosis or when you know you will need medical treatment or specifically to get treatment.
- ✗ Trips that begin before the start date of the policy
- ✗ Trips that do not start and end in the UK (Unless they start at the end or before a shift "Holiday Layover" in excess of 2 days)
- ✗ Trips in excess of 45 days (unless the 90 day option has been taken)
- ✗ Hazardous activities (unless cover is noted in the Policy and/or Certificate)
- ✗ Suicide, self-injury or deliberately putting yourself at risk and claims arising out of the use of alcohol, drugs or substance abuse
- ✗ Claims arising from any circumstance you know about when booking your Journey.
- ✗ Your disinclination to travel
- ✗ Medical expense costs in the UK
- ✗ Theft of baggage from unattended vehicles
- ✗ Loss of baggage from unattended vehicles unless out of sight or losses between 10pm and 8am.
- ✗ Persons aged 75 or over on the date the policy was purchased



#### Are there any restrictions on cover?

- ! Cover is for UK Residents only aged 74 or under at the policy start date
- ! Children under the age of 16 must be insured under their parents policy and are only covered if travelling with a person over 16.
- ! £150 per single item, pair or set of items; £250 in total for valuables.
- ! Claims where reasonable precautions have not been taken
- ! Emergency dental treatment £200
- ! Personal accident reduced benefits for under 16s and over 65s
- ! Liability from accidents or injury or loss of or damage to property to you, your family or travelling companions; ownership or use of aircraft, motorized or mechanical vehicles of any kind, ships, boats or craft of any kind or animals



### Where am I covered?

Worldwide (excluding United Kingdom)



### What are my obligations?

- You must answer all question asked of you honestly and to the best of your knowledge and belief
- You must pay the premium before the start date of your policy
- You must advise us as soon as possible of any changes which may affect your insurance (see policy wording for details)
- If you make a claim this must be reported as soon as possible and you must provide underwriters with all relevant information about the claim, including estimates for replacement or repair where required and doctor's certificates
- Insurer's Emergency Assistance Company must be contacted in the event of a medical or reputation claim
- Losses or muggings must be reported to the Police within 24 Hours and a written report obtained.
- For catastrophe cover you must obtain a letter from the police, accommodation provider or your tour operator confirming that you could not use your accommodation
- You must not admit liability or offer to pay any claim unless you have underwriters' written permission



### When and how do I pay?

- For on-line purchases you can pay your premium in full by debit or credit card.
- For postal purchases you can pay your premium in full by cheque, debit or credit card.
- Payment is to be made at the point of sale of your policy.



### When does the cover start and end?

- Cancellation cover begins the date you purchase your policy (up to 90 days in advance of the start date) and continues for a period of 12 months from the start date you selected when you purchased the policy and will end 12 months later. This information will be shown in your policy schedule.
- All other sections the period of insurance is for a period of 12 months and will start on the date you select when you purchase the policy and will end 12 months later. This information will be shown in your policy schedule.



### How do I cancel the contract?

- You have a statutory right to cancel your policy within 14 days (cooling off period) from the start date of your policy or from the day on which you receive your policy or renewal documentation, whichever is later. We will refund the premium, less a proportionate amount for the time you have been on covered.
- If you wish to cancel this insurance outside of the 14 day cooling there is no refund of premium
- If you received payment for, or are in the process of making a claim or have suffered a loss for which you are intending to make a claim, we will not refund any premium to You regardless of when You cancel Your policy.