Single Trip & Annual Multi-Trip Travel Insurance
Insurance Product Information Document

POST OFFICE

Company: Post Office Travel Insurance is arranged by Post Office Limited and Post Office Management Services Limited. Post Office Limited is an appointed representative of Post Office Management Services Limited which is authorised and regulated by the Financial Conduct Authority, FRN 630318.

Product: Post Office Premier Cover

This document provides a summary of the main cover and exclusions to help you decide if the cover meets your needs. The full terms and conditions can be found in the policy wording and your policy certificate. It is important that you read all of these documents carefully.

What is this type of insurance?

Our Premier cover level provides a package of Travel Insurance benefits which can be bought as either a Single Trip or Annual Multi-Trip policy.

What's insured?

All amounts are per person unless it says differently.

✓ **Cancellation and Curtailment – Up to £5,000**
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy. This may include cover for Coronavirus (Covid-19) please see Section A for details.

✓ **Emergency Medical Expenses – Up to £10 million**
Cover for emergency medical treatment and additional expenses, repatriation and the services of a medical assistance company, outside your home country.

✓ **Baggage – Up to £2,000 (Single Article limit – £300, Valuables/Gadgets limit – £300, Mobile/Smart Phone limit – £100)**
Cover for items that are usually carried or worn during a trip if they are lost, stolen or damaged.

✓ **Personal Money and Passport – Up to £350 (Cash) and up to £400 (Passport)**
Cover if your money or passport carried or left in a safety deposit box is lost, stolen or damaged.

✓ **Delayed Departure – Up to £400 (£20 for each 12 hours)**
Cover if your first outward or final inward international departure is delayed for 12 hours or more due to certain reasons specified in the policy.

✓ **Missed Departure – Up to £1,000**
Cover for additional travel and accommodation costs if you arrive too late to travel on your booked transport due to certain reasons specified in the policy. This may include cover for Coronavirus (Covid-19) please see Section H for details.

✓ **Personal Accident – Up to £20,000**
Cover for accidental bodily injury which within 12 months causes your death (up to age 65) or loss of limb, loss of sight or permanent total disablement.

✓ **Personal Liability – Up to £2 million per policy**
Cover if you are legally liable to pay costs due to an accident that causes injury, death to a person or loss or damage to property.

✓ **Legal Protection – Up to £25,000 per person**
Cover to take legal proceedings to claim compensation due to your death, illness or personal injury.

✓ **Financial Failure – Up to £5,000**
Cover for End Supplier Failure and Scheduled Airline Failure.

Compulsory and Optional additional cover available
- Gadget Cover (Optional)
- Winter Sports Cover (Compulsory for Winter Sports trips)
- Cruise Cover (Compulsory for Cruise trips)
- Excess Waiver (Optional)
- 45 or 60 day trip extension (Optional on Annual Multi-Trip only)
- Golf Cover (Optional)
- Additional Sport and Activities Cover (Optional)
- Natural Catastrophe/Terrorism Cover (Optional)
- Enhanced Travel Disruption Cover (Optional)

What's not insured?

✗ Existing medical conditions unless declared and accepted by us in writing.

✗ Existing medical conditions of a close relative, travelling companion or someone you were going to stay with if, at the time of buying this insurance, it was highly likely that their condition would deteriorate.

✗ Any reason you know about, when buying the policy or booking a trip, that may cause you to make a claim.

✗ Travelling against the advice of a doctor or travelling with the intention of obtaining medical treatment or consultation abroad.

✗ An undiagnosed medical condition or if a terminal prognosis has been given.

✗ Being under the influence of alcohol/drugs, solvent abuse, self-exposure to needless risk or an illegal or criminal act.

✗ Loss or theft not reported to the police within 48 hours of discovery.

✗ Skiing, snowboarding and other activities unless Winter Sports cover has been included.

✗ There is no cover relating to claims regarding any Cruise trips that you might take unless the Cruise cover has been included.

✗ Any Sports and Activities not listed as covered in the Policy Wording.

✗ Riding motorcycles above 125cc or where you don't have a full valid UK motorcycle licence, wear a helmet and ride on recognised roads. No cover for quad biking or any off-road riding at any time.

✗ Apart from Section B, Emergency Medical and Additional Expenses, and certain covered events under Section A Cancellation and Curtailment and Section H Missed Departure this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease (including but not limited to COVID-19) or any related or mutated form of the virus.

✗ Under Section A Cancellation and Curtailment this policy does not cover any action arising from a regulation or instruction given by any government or public authority.

Are there any restrictions on cover?

! Under most sections an excess of £50 per person, per incident and per section of cover is deducted from a claim.

! Any trip that doesn't start and end in the UK or if a return ticket has not been bought.

! Under Annual Multi-Trip policies:
- there is a maximum individual trip limit of 31 days, unless you have bought the optional trip extension of 45 or 60 days
- trips within the UK must have a minimum of two nights' pre-booked paid accommodation.

! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Certificate.

! There is no cover to travel to a country or region where the Foreign & Commonwealth Office (FCO) has advised against travel.

! Valuables, gadgets and money must be kept with you or left in a safety deposit box.

Where am I covered?

✓ You're covered for the geographical area chosen by you and shown on your Policy Certificate. The areas of cover offered are:

✓ Single Trip:

- **UK** including the Channel Islands and Isle of Man
- **Europe** excluding Cyprus, Spain, Balearic and Canary Islands and Turkey
- **Europe** including Cyprus, Spain, Balearic and Canary Islands and Turkey
- **Worldwide** excluding USA, Canada, Bermuda and the Caribbean
- **Worldwide** including USA, Canada, Bermuda and the Caribbean

✓ Annual Multi-Trip:

- **UK** including the Channel Islands and Isle of Man
- **Europe** including Cyprus, Spain, Balearic and Canary Islands and Turkey
- **Worldwide** excluding USA, Canada, Bermuda and the Caribbean
- **Worldwide** including USA, Canada, Bermuda and the Caribbean

What are my obligations?

- Take reasonable care to answer all questions carefully and accurately as not doing so could mean that the policy is invalid and all or part of a claim may not be paid
- Make sure you check that all the information on your Policy Certificate is correct and read all the policy documents provided by us to make sure that the cover meets your needs. Contact us if anything needs to be changed
- Tell us if you or anyone insured under the policy has a change in health as soon as possible and before you travel
- Contact the emergency assistance service if you or anyone insured under the policy requires inpatient medical treatment, repatriation or your claim is likely to exceed £500
- Tell us of any claim within 28 days of returning home from your trip

When and how do I pay?

You will pay your premium as a one-off payment when you purchase a policy or renew an Annual Multi-Trip policy. If you have chosen to auto-renew your Annual Multi-Trip policy we will email or write to you before the renewal date to confirm the premium required for the next year's cover and when the payment will be taken. If you do not pay your premium when it becomes due, cover will not be provided. If you arrange insurance over the phone or online, you can pay by debit/credit card. If you arrange insurance over the counter at one of our branches you can pay by cash or debit/credit card.

When does the cover start and end?

Your cover will start and end on the dates chosen by you and these will be shown in your Policy Certificate.

For Single Trip policies, cancellation cover starts as soon as you purchase a policy.

For Annual Multi-Trip policies, all cover starts on the policy start date chosen by you. For cancellation cover to begin immediately for any trips you've already booked, make sure you start the policy on the date of purchase.

How do I cancel the contract?

You can cancel your policy up to 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance. For Annual Multi-Trip Policies, the 14-day cancellation period is extended up to the start date of your policy.

Should you decide to exercise this cancellation right, you will be entitled to a full refund of premium provided you have not started a trip to which the insurance applies and you have not made a claim.

Following the expiry of your 14-day cancellation period, you continue to have the right to cancel your policy at any time during its term by contacting us, but no refund of premium will be available.

To exercise this cancellation right, please call the Post Office Customer Care Team on: 0330 123 3690.