

Travel Insurance

Insurance Product Information Document

Company: Union Reiseversicherung AG is authorised and regulated by BaFin (German Federal Financial Supervisory Authority). Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Select & Protect Bronze Travel Insurance Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



What is insured?

The policy covers up to the following amounts:

✓ If you are unable to go on your trip	£1,000
✓ If your end supplier fails before you leave home	£2,500
✓ If you are delayed leaving your home country or BFPO	£250
✓ If you miss your departure from your home country or BFPO	£525
✓ If you miss your first connection from your home country or BFPO	£525
✓ If you decide to abandon your trip	£1,000
✓ If you need emergency medical treatment abroad	£5m
✓ If you incur additional emergency medical expenses abroad	£3,000
✓ If you need to be brought home	£200,000
✓ If you are buried or cremated abroad	£3,000
✓ If you are admitted to a public hospital	£500
✓ If you need emergency medical treatment in your home country	£2,000
✓ If you have to cut your trip short	£1,000
✓ If your checked-in baggage is delayed	£200
✓ If your valuables are lost or stolen	£300
✓ If your electrical items & accessories are lost, stolen or accidentally damaged	£300
✓ If your other possessions are lost, stolen or accidentally damaged	£1,500
✓ If your cash or event tickets are lost or stolen	£250
✓ If you need emergency travel documents	£500
✓ If you are held legally liable for injury or damage	£2m
✓ If you are killed, injured or disabled following an accident	£10,000
✓ If you need legal advice	£20,000
✓ If you need additional pet care due to a delay on your return journey	£250
✓ If there is a catastrophe whilst you are on your trip	£1,000
✓ If your end supplier fails whilst you are on your trip	£2,500
✓ Gadget insurance	£250*

You can add the following optional covers to the Bronze policy:

Winter Sports extensions	Wedding extension
Golf extension	Business extension
Cruise extension	Gadget extension

*Please note: This amount can be increased to £1,000 on payment of an additional premium. This will be confirmed by us in writing.



What is not insured?

- ✗ Deductibles apply on the Single Trip and Multi-Trip policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim
- ✗ Cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- ✗ Any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency medical treatment abroad'. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or World Health Organisation (WHO).
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean that you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear)
- ✗ Any trip involving a cruise unless you have paid the additional premium



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your accommodation.
- ! **Single Trip policies** – Maximum age is 85 years
Maximum trip limit is 94 days when aged 65 years and under, 59 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 85 years.
- ! **Multi trip policies** – Maximum age is 79 years
Maximum trip limit is 62 days when aged 65 years and under, 45 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 79 years.
- ! Trips within the United Kingdom or the Channel Islands can be no less than 3 days.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must 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.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. Multi-trip policies start from the date that you request and end 12 months later. A Multi-trip policy can be taken out each year until anyone on the policy reaches 79 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Select & Protect on **0345 307 3971**.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

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Product: Select & Protect Silver Travel Insurance Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



What is insured?

The policy covers up to the following amounts:

✓ If you are unable to go on your trip	£3,000
✓ If your end supplier fails before you leave home	£2,500
✓ If you are delayed leaving your home country or BFPO	£300
✓ If you miss your departure from your home country or BFPO	£750
✓ If you miss your first connection from your home country or BFPO	£750
✓ If you decide to abandon your trip	£3,000
✓ If you need emergency medical treatment abroad	£7.5m
✓ If you incur additional emergency medical expenses abroad	£3,000
✓ If you need to be brought home	£200,000
✓ If you are buried or cremated abroad	£4,500
✓ If you are admitted to a public hospital	£750
✓ If you need emergency medical treatment in your home country	£2,000
✓ If you have to cut your trip short	£3,000
✓ If your checked-in baggage is delayed	£500
✓ If your valuables are lost or stolen	£500
✓ If your electrical items & accessories are lost, stolen or accidentally damaged	£500
✓ If your other possessions are lost, stolen or accidentally damaged	£2,000
✓ If your cash or event tickets are lost or stolen	£500
✓ If you need emergency travel documents	£500
✓ If you are held legally liable for injury or damage	£2m
✓ If you are killed, injured or disabled following an accident	£15,000
✓ If you need legal advice	£25,000
✓ If you need additional pet care due to a delay on your return journey	£500
✓ If there is a catastrophe whilst you are on your trip	£1,500
✓ If your end supplier fails whilst you are on your trip	£2,500
✓ Gadget insurance	£500*

You can add the following optional covers to the Silver policy:

Winter Sports extensions	Wedding extension
Golf extension	Business extension
Cruise extension	Gadget extension

*Please note: This amount can be increased to £2,000 on payment of an additional premium. This will be confirmed by us in writing.



What is not insured?

- ✗ Deductibles apply on the Single Trip and Multi-Trip policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim
- ✗ Cancellation, abandonment or curtailment claims if the Foreign, Commonwealth and Development Office (FCDO) advises you not to travel, for example where the FCDO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.
- ✗ Any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency medical treatment abroad'. This will only apply if you did not travel against the published advice of the FCDO, any local government, local authority or World Health Organisation (WHO).
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean that you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear)
- ✗ Any trip involving a cruise unless you have paid the additional premium.



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your accommodation.
- ! **Single Trip policies** – Maximum age is 85 years
Maximum trip limit is 94 days when aged 65 years and under, 59 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 85 years.
- ! **Multi trip policies** – Maximum age is 79 years
Maximum trip limit is 62 days when aged 65 years and under, 45 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 79 years.
- ! Trips within the United Kingdom or the Channel Islands can be no less than 3 days.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must 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.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. Multi-trip policies start from the date that you request and end 12 months later. A Multi-trip policy can be taken out each year until anyone on the policy reaches 79 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Select & Protect on **0345 307 3971**.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

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Product: Select & Protect Gold Travel Insurance Policy

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This is travel insurance, available on a single or multi-trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



What is insured?

The policy covers up to the following amounts:

✓ If you are unable to go on your trip	£5,000
✓ If your end supplier fails before you leave home	£2,500
✓ If you are delayed leaving your home country or BFPO	£500
✓ If you miss your departure from your home country or BFPO	£1,000
✓ If you miss your first connection from your home country or BFPO	£1,000
✓ If you decide to abandon your trip	£5,000
✓ If you need emergency medical treatment abroad	£10m
✓ If you incur additional emergency medical expenses abroad	£3,000
✓ If you need to be brought home	£200,000
✓ If you are buried or cremated abroad	£7,000
✓ If you are admitted to a public hospital	£1,000
✓ If you need emergency medical treatment in your home country	£2,000
✓ If you have to cut your trip short	£5,000
✓ If your checked-in baggage is delayed	£750
✓ If your valuables are lost or stolen	£700
✓ If your electrical items & accessories are lost, stolen or accidentally damaged	£700
✓ If your other possessions are lost, stolen or accidentally damaged	£3,000
✓ If your cash or event tickets are lost or stolen	£750
✓ If you need emergency travel documents	£750
✓ If you are held legally liable for injury or damage	£2m
✓ If you are killed, injured or disabled following an accident	£30,000
✓ If you need legal advice	£50,000
✓ If you need additional pet care due to a delay on your return journey	£750
✓ If there is a catastrophe whilst you are on your trip	£2,000
✓ If you are denied boarding on your inbound flight	£560
✓ If your end supplier fails whilst you are on your trip	£2,500
✓ Gadget insurance	£500*

You can add the following optional covers to the Gold policy:

Winter Sports extensions	Wedding extension
Golf extension	Business extension
Cruise extension	Gadget extension

*Please note: This amount can be increased to £3,000 on payment of an additional premium. This will be confirmed by us in writing.



What is not insured?

- ✗ Deductibles apply on the Single Trip and Multi-Trip policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice relating to any infectious disease including Covid-19;
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean that you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear)
- ✗ Any trip involving a cruise unless you have paid the additional premium



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, anyone to be insured is waiting to have any medical investigations, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover for valuables, money, or gadgets unless they are on your person or, in a safe/safety deposit box or locked in your accommodation.
- ! **Single Trip policies** – Maximum age is 85 years
Maximum trip limit is 94 days when aged 65 years and under, 59 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 85 years.
- ! **Multi trip policies** – Maximum age is 79 years
Maximum trip limit is 62 days when aged 65 years and under, 45 days when aged between 66 years and 75 years and 31 days when aged between 76 years and 79 years.
- ! Trips within the United Kingdom or the Channel Islands can be no less than 3 days.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must answer any pre-sale questions as truthfully and accurately as possible.
- You must 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.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. Cover will not be provided if payment is incomplete or rejected, or if the policy is cancelled.



When does the cover start and end?

Multi-trip travel insurance, covers a period of one year. Multi-trip policies start from the date that you request and end 12 months later. A Multi-trip policy can be taken out each year until anyone on the policy reaches 79 years of age.

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the contract?

If you find that the terms and conditions do not meet your requirements and you no longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can do this by calling Select & Protect on **0345 307 3971**.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

For Single Trip policies – If we agree to a refund, then we will refund 50% of the policy premium.

For Multi-Trip policies – If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.