

Travel Insurance

Insurance Product Information Document

Golfguard

Company: White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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, our FRN is 203320.

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a travel insurance policy that provides cover for each insured person as summarised under the "What is insured?" section below.



What is insured?

We offer single trip and multi trip policy options through our Premier level of cover.

The policy covers up to the following:

✓ Cancelling your trip	£5,000
✓ If your departure is delayed by 12 hours or more	£250
✓ If you miss your departure from the UK	£1,000
✓ If you choose to cancel after a delay of 24 hours	£5,000
✓ If your possessions are lost, stolen or damaged	£1,500
✓ If your possessions are delayed by more than 12 hours	£150
✓ If your money is lost or stolen	£500
✓ If your travel documents are lost or stolen	£300
✓ If you need emergency medical treatment	£10m
✓ Public hospital inconvenience benefit	£600
✓ Cutting short your trip	£5,000
✓ Personal Liability	£2m
✓ Accidental death and disability cover	£30,000
✓ Legal advice and costs	£25,000
✓ Cover for domestic pet additional cattery/kennel fees	£300
✓ Denial of boarding	£560

You can add the following optional covers to the Premier policy

- Winter sports extension
- Golf extension
- Travel disruption extension



What is not insured?

- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover under this policy for 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.

(Continued next column).



What is not insured?

(Continued).

- ✗ There is no cover if you are claiming due to 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.
- ✗ 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.
- ✗ **Excesses** apply on the Premier policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you haven't told us about, unless detailed within the accepted conditions list shown on the policy wording, 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 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.
- ✗ Trips longer than 60 days on a Standard multi trip policy, unless an additional premium has been paid to upgrade this to 90 days.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ On Single Trip policies any trip involving a Cruise.



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.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule.
- ! Unless agreed with us there will be no cover if the FCDO advise against travel to your destination.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, 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 to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have three options available to you; please visit refer to the policy wording for full definitions:

- ✓ Area 1 – Europe
- ✓ Worldwide excluding the United States of America, Canada and the Caribbean
- ✓ Worldwide including the United States of America, Canada and the Caribbean



What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands, Isle of Man or BFPO and has not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands, Isle of Man or BFPO;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you;
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible;
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- You must not accept liability for any injury or damage you might cause to a third party or their property;
- 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 pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all;
- 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 must pay your premium before the policy can be issued, you can pay for your premium as a one-off payment. Payment can be made by debit or credit card or BACS transfer.



When does the cover start and end?

- Multi-trip travel insurance, covers a period of one year. A Multi-trip policy can be taken out each year until anyone on the policy reaches 80 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?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by contacting your selling agent within 14 days of purchase to obtain a full refund of the premium paid.

We will consider a partial refund of your premium 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 refund, then we will refund 50% of the total policy premium you have paid.

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