

Travel Insurance

Insurance Product Information Document

Holiday Extras Plus is Underwritten by Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537

Registered in England & Wales, Number 03220410

Product: Holiday Extras – Holiday Extras Silver Cruise Single Trip and Multi-Trip

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



What is insured?

We offer single trip and multi trip policy options through our Silver Cruise level of cover

The policy covers up to the following

✓	If you are unable to go on your trip	£5,000
✓	If you are delayed leaving your home country or BFPO	£350
✓	If you miss your departure from your home country or BFPO:	
	Europe	£300
	Worldwide	£600
✓	Missed connection	£500
✓	If you decide to abandon your travel plans	£5,000
✓	If you need emergency medical treatment abroad	£5m
✓	If you are in a public hospital	£1,000
✓	If you have to cut your trip short	£5,000
✓	If your checked-in baggage is delayed	£150
✓	If your other possessions are lost, stolen or accidentally damaged	£1,500
✓	If your cash is lost or stolen	£500
✓	If you need emergency travel documents	£500
✓	If you are mugged or hijacked	£1,000
✓	If you are held legally liable for injury or damage	£2m
✓	If you need legal advice	£25,000
✓	If you are killed, injured or disabled following an accident	£50,000
✓	Natural disaster cover	£1,000
✓	Scheduled airline failure	£1,500
✓	Pet care	£500
✓	If you miss your sailing port	£2,000
✓	If you are confined to your cabin	£1,000
✓	If you cannot go on your shore excursions	£500
✓	If you ship itinerary changes (Per Port)	£300

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

Winter sports extension
Vehicle hire excess/deposit reimbursement extension
Gadget extension



What is not insured?

- ✗ **Excesses** apply on the Silver Cruise 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 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 31 days on a Silver Cruise multi trip policy
- ✗ Natural damage (e.g. wear & tear or from weather)



Are there any restrictions on cover?

- ! 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 FCO 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: 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 insurance confirmation. You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- 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 must pay your premium before the policy can be issued, you can do this via the Holiday Extras website www.holidayextras.co.uk/holiday-insurance or you call Holiday Extras on 0800 781 4086



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 86 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 calling Holiday Extras on 0800 781 4086 within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not), you have not travelled, and you confirm in writing that there is no claim pending, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation.