

# Travel Insurance

## Insurance Product Information Document

### Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

### Administered by: Virtual Insurance Products Limited t/a Jackson Lee Underwriting

Virtual Insurance Products Limited t/a Jackson Lee Underwriting is authorised and regulated by the Financial Conduct Authority (FRN 307038). Registered Address: The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon, TQ9 6LR. Registered in England with company no: 4233964.

### Product: Business Travel Insurance – Annual Multi Trip

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This is an annual business travel insurance policy providing a package of travel insurance benefits for multiple trips, within the geographical area and the cover dates the insured has chosen.

In addition, the policy extends to cover all United Kingdom domiciled directors of the insured and their family for Leisure Trips.

There is an optional extension to insure all United Kingdom domiciled employees of the insured and their families for Leisure Trips, provided the additional premium has been paid and the employee is named on the Employee Leisure Trip Policy Schedule.



#### What is insured?

- ✓ **Business Equipment and Money** – up to £2,000
- ✓ **Cancellation** – up to £5,000
- ✓ **Cutting Short Your Trip** – up to £5,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £10 million
- ✓ **Personal Accident** – up to £30,000
- ✓ **Missed Departure** – up to £1,000
- ✓ **Travel Delay** – up to £800
- ✓ **Personal Possessions** – up to £2,000
- ✓ **Baggage Delay** – up to £300
- ✓ **Personal Money** – up to £500
- ✓ **Loss of Passport** – up to £250
- ✓ **Gadget** - up to £1,000
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Hijack** – up to £500
- ✓ **Winter Sports** - up to £500
- ✓ **Golf cover** - up to £2,000



#### What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Travelling against the medical advice of your GP or consultant.
- ✗ Travelling with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal possessions claims will be paid subject to wear and tear and depreciation.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Sea-going cruises.
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Leisure trips for employees and their families unless the additional premium has been paid.



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands or Isle of Man
- ! Maximum age is 70 years when the policy started
- ! Maximum trip limit is 31 days
- ! The Family of a Director or an Employee are only covered for Leisure Trips when travelling with that Director or Employee on a Leisure Trip. They are not covered for independent travel.



## Where am I covered?

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



## What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines or medications relating to your destination prior to your trip.



## When and how do I pay?

Your company must pay when they buy the policy even if you are not travelling until a future date. They will be asked to pay in full by credit/debit card or pre-agreed payment method.



## When does the cover start and end?

Annual Multi Trip policies start from the date that your company requests and end after 12 months.



## How do I cancel the contract?

Your company can cancel this policy at any time. If they cancel within 14 days of receipt of the policy documents, we will cancel the policy and refund their premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. The right to cancel during this period does not apply to a policy that lasts less than one month.

To cancel the policy, your company should contact Jackson Lee Underwriting.