

Overseas Travel Insurance

Insurance Product Information Document

Company: This policy is underwritten by Lloyd's Syndicate Number 609 managed by Atrium Underwriters Ltd at Lloyd's which is Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration number: 204834.

Administered by: Unity Insurance Services. Unity Insurance Services is a trading name of Scout Insurance Services Limited, a wholly owned subsidiary of The Scout Association. Registered in England and Wales (Company number: 5038294). Authorised and regulated by the Financial Conduct Authority under registration number 312976

Product: Scout Single Trip Travel Policy

This document provides a summary of the key information relating to this policy but it is not personalised to you. Please see the policy documents for full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the Geographical areas and cover dates you have chosen.



What is insured?

- ✓ **Personal accident:** up to £5,000.
- ✓ **Medical and emergency repatriation expenses:** up to £10,000,000.
- ✓ **Hospital stay benefit:** up to £400.
- ✓ **Supplementary travel and accommodation Expenses:** up to £15,000.
- ✓ **Your personal belongings:** up to £1,000 (limit £250 for valuables / £250 any one article pair or set / delayed baggage £100).
- ✓ **Money:** up to £1,000.
- ✓ **Credit card misuse:** up to £1,000.
- ✓ **Loss of passport:** £1,000.
- ✓ **Disruption (cancellation and curtailment):** up to £1,000.
- ✓ **Travel delay:** £60.
- ✓ **Missed departure:** £500.
- ✓ **Personal liability:** Up to £2,000,000.
- ✓ **Legal expenses:** up to £25,000.
- ✓ **Piste Closure:** up to £200.

Optional cover available:

- **Mountain Rescue Plus:** Value of benefit up to £2000



What is not insured?

- ✗ Persons aged 80 or over (referral may be available).
- ✗ Professional sportspersons or professional entertainers.
- ✗ Insanity, suicide, anxiety, depression, nervous or mental disorders.
- ✗ Intentional self injury or needless self exposure to danger (except in an attempt to save human life).
- ✗ Any expenses incurred as the result of the default or financial failure of any transport or accommodation provider, of any agent acting for them or of any agent acting for You or for the Group Policyholder.
- ✗ Flying other than as a passenger unless as part of an authorised Scouting activity.
- ✗ Full time members of the armed forces or a member of any reserve forces called out for permanent service.
- ✗ War and travelling to a country at war in its own borders.
- ✗ The influence of alcohol, drug addiction, solvent abuse, any addictive disorder.
- ✗ Participating in competitive winter sports, ski or ski bob racing or ski jumping.
- ✗ Travelling on a motorcycle over 125cc.
- ✗ Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- ✗ An Insured Person's own criminal act.
- ✗ HIV or AIDS and/or any HIV or AIDS related illness.
- ✗ Nuclear, chemical and biological weapons of mass destruction.

Further exclusions apply to each section of cover.



Are there any restrictions on cover?

- ! You must be resident in the United Kingdom
- ! An excess may be payable and amount may differ depending on the type of claim you make.
- ! Trips must start and end in the United Kingdom.
- ! Cover is only available for the whole duration of a booked trip, and cover cannot be purchased once a trip has already begun.



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 you have chosen. The area you have chosen will be shown on your policy document.
- ✗ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office or the World Health Organisation 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 contract?** Give us honest, accurate and complete information when buying the policy, check your policy documentation when you receive it to make sure you have the cover you need and expect.
- **During the term of the contract?** Pay the premium on time, let us know of changes to your address.
- **When making a claim?** Give us the information that we need to assess the claim properly.



When and how do I pay?

The premium can be paid by debit or credit card, BACS/Online Transfer or via a cheque made payable to Unity Insurance Services.



When does the cover start and end?

You will be covered as soon as your completed proposal form is received by Unity Insurance Services. Cover under the cancellation section applies as soon as you have booked your holiday, as long as the policy is in force at the time, or is arranged within 14 days of booking your holiday. Please refer to your Policy Schedule for the start and end dates of your cover.



How do I cancel the contract?

Please contact us immediately if you wish to cancel any insurance policy we have arranged or you. You may have a right to cancel a policy without penalty within the first 14 days (or, in some cases, longer). Please refer to your policy summary or your policy document for further details. If you cancel within this initial cancellation period (where this applies) you will receive a pro rata refund of premium from the insurer. However, insurers are entitled to make an administrative charge. If you choose to cancel other than within an initial cancellation period you may not receive a pro-rata refund of premium