

Abbeygate Insurance

Travel Insurance – Annual Multi Trip

Insurance Product Information Document



For Residents of the EU, EEA and Monaco. Provided by Abbeygate Insurance Brokers LTD Authorised and regulated by the Insurance Companies Control Service in Cyprus, number 5350 on behalf of Brit Syndicate registered in the UK. Brit Syndicates Ltd is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and PRA. Registered number: 0824611

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is an annual multi-trip travel insurance designed to provide financial reimbursement and emergency medical assistance for events relating to a trip away from home.



What is insured?

Item 1.1 - Cancellation, Curtailment or Disruption of a Trip

✓ Reimbursement of irrecoverable or unused travel and accommodation expenses paid in advance or contracted to pay OR Additional travel and accommodation expenses to get you to your destination if your travel arrangements are disrupted OR In certain circumstances, alternative accommodation at your destination.

Item 1.2- Missed Departure and Transport Diversion

✓ Additional travel and accommodation costs if you miss your international travel connection because your journey to the departure point is disrupted or the conveyance in which you are travelling is diverted.

Item 1.3- Travel Delay Inconvenience Benefit

✓ Cash benefit for each complete 12-hour delay.

Item 1.4- Alteration of Itinerary

✓ Additional travel and accommodation expenses if arrangements for a trip have to be altered following you being the victim of kidnap, hi-jack, terrorist activity or criminal act.

Item 2.1- Emergency Medical and Repatriation Expenses

✓ Costs relating to medical treatment or dental treatment for immediate relief of pain.
✓ Repatriation expenses including accompanying medical personnel and travel and accommodation for a relative.

Item 2.2- Hospital Inconvenience Benefit

✓ Cash benefit for each complete 24 hours in hospital

Item 2.3- Funeral Expenses

✓ If you die, the cost of transporting your remains home or the cost of a funeral/cremation in the country where you die outside your country of residence.

Item 2.4- Pet Care.

✓ Additional kennel/cattery costs if you are delayed due to death, bodily injury or illness

Item 3- Personal Accident

✓ Accidental Death
✓ Loss of one limb or one eye
✓ Loss of two limbs or both eyes or one limb and one eye
✓ Permanent Total Disablement

Item 4- Baggage and Personal Effects

✓ Loss or damage to property and valuables OR If your baggage is delayed for more than 12 hours, the cost of buying immediate necessities.

Item 5- Money, Documents and Credit/Debit cards

✓ Loss of money or documents and fraudulent use of credit/debit/charge card.

Item 6- Personal Liability

✓ Your legal liability to pay damages to a third party for bodily injury or property damage and defence costs.

Item 7- Hijack and Kidnap Benefit

✓ Cash benefit for each complete 24 hour period that you are hijacked or kidnapped

Optional Cover extensions available

- | | |
|------------------------|--------------------------|
| - Winter Sports Cover | - Business Cover |
| - Golf Cover | - One Way Trip Extension |
| - Terrorism Disruption | - Sports/Cycle equipment |
| - Gadget Cover | - Wedding Cover |

Please Note: Your policy schedule will show whether your benefits are payable in £ Sterling or € Euros



What is not insured?

- ✗ Medical expenses in your country of residence.
- ✗ Claims directly or indirectly caused by or contributed to by any pre-existing medical condition known about at the inception date of travel. Certain pre-existing medical conditions may be covered as standard. Full details can be found in the Policy wording.
- ✗ Any Activity or Sport not specifically listed in the policy wording with the exception of Winter Sports, where the Winter Sports option has been selected.
- ✗ Under Item 4 – Valuables, Money, Credit/Debit Cards and Documents from Baggage which has been checked-in or left in a left-baggage facility or left unattended in a public place.
- ✗ Under Item 4 – the full replacement value of any property which was in poor condition or is not reasonably new.
- ✗ Medical treatment in the destination country after you are medically fit to be transported home for continuing treatment
- ✗ Terrorist activity apart from cover under **Item 2** – Medical Expenses, unless you have purchased Terrorism Disruption cover.
- ✗ Insolvency of the tour operator, airline or any other company with whom you have made arrangements for your trip.
- ✗ The excess shown on your policy schedule.
- ✗ Normal pregnancy and birth.
- ✗ Claims where you are under the influence of or affected by alcohol or drugs.
- ✗ Any criminal or illegal act.
- ✗ Any circumstance or event you knew about before you purchased the insurance or the start of the trip, whichever is later.
- ✗ Any claim in anyway caused by or resulting from COVID-19 or any epidemic or pandemic



Are there any restrictions on cover?

- ! New clients must be aged 79 or under at the start of cover (certain travel restrictions may apply).
- ! Adults named on the policy may travel separately, but children named on the policy who are under the age of 18 must be accompanied by an adult named on the policy.
- ! There is only cover for medical expenses relating to an accident or sudden illness that requires treatment whilst abroad.
- ! The maximum amount of any claim can be no more than the sum insured shown on the policy schedule.



Where am I covered?

- Policies allow a choice of the areas where the cover is valid – Choices Are: 1) Within Europe; 2) Anywhere in the world apart from USA, Canada, Iran, Cuba, North Korea and Syria 3) Anywhere in the world excluding Iran, Cuba, North Korea and Syria. The chosen area of cover is shown on the policy schedule.



What are my obligations?

- You must notify any changes in the information you provided at the start of the policy, and which occurs during the period of insurance, as soon as possible.
- You must take reasonable care to provide complete and accurate answers to the questions you are asked when you take out the insurance and not to knowingly misrepresent anything.
- If you are in hospital during a trip, or you wish to return home early for any reason, you must notify the Medical Assistance company immediately before returning home.
- You must notify the claims company, giving full details of any occurrence, which is likely to give rise to a claim, as soon as possible after it happens and, in any case, within 90 days of the occurrence.
- You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.



When and how do I pay?

Premiums are payable when the policy is purchased from the website, using a valid credit or debit card.



When does the cover start and end?

Subject to payment of the required premium, the cover starts on the date shown as the first day of the Period of Cover on the policy schedule and will remain in force for one year. Individual trips must fall, in their entirety, within the validity period of the policy. Cover for individual trips starts at the departure from home in the country of residence and ends on the return to home in the country of residence. Individual trips must be completed within the maximum duration of any one trip, which was chosen when the policy was purchased and is shown on the policy schedule.



How do I cancel the contract?

The policy can be cancelled by notifying Abbeygate Insurance

Email: cyprus@abbeygate.cy

Address: 1 Mesoyi Avenue, 8280, Paphos, Cyprus

The policy can be cancelled within 14 days of the purchase, calculated from the date the cover starts, or the day the policy is received, by using the contact details above and, provided no trip has been taken, nor any claim made in the 14 days, the premium will be refunded in full.

After the first 14 days the policy can be cancelled at any time by giving 30 days' notice in writing using the above contact information. At the end of the 30 days, provided there is confirmation that no claims and no incidents that might lead to a claim have occurred, the premium for the exact number of days left on the policy will be refunded. When calculating the premium refund there will be an additional charge to cover the administration cost of providing the policy of one half of the portion of the premium to be returned or £/€50 whichever is the lesser.



Making A Claim?

CLAIMS PROCEDURE

In the event of any occurrence likely to give rise to a claim under this Policy, You must notify Us ensuring that full details are given to Us in writing as soon as reasonably possible after the date of the occurrence and in any event within ninety (90) days. Such notice must include full particulars of the occurrence. You must provide to the claims company all documentary evidence they may require in support of your claim, including medical information if required.

You should contact:

MEDICAL ASSISTANCE NOTIFICATION

Cyprus: +357 26 030 137
Portugal: +351 289 367 352
Spain: +34 951 781 349
Email: assistance@cegagroup.com

You should tell them You have a Abbeygate travel insurance policy and give them the Contract number

FOR NON-EMERGENCY ASSISTANCE CLAIMS

Brit Claims Team PO Box 127 Chichester West Sussex PO18 8WQ United Kingdom
Claims: Cyprus: +357 26 030 137
Portugal: +351 289 367 352
Spain: +34 951 781 349
Email: ClaimsService@cegagroup.com