

SINGLE & MULTI-TRIP TRAVEL INSURANCE

COLUMBUS
DIRECT

Insurance Product Information Document

Company: Columbus Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority.
FS Number 311897

Product: Columbus Gold Policy

This document provides a summary of cover only and 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 insurance provides a package of travel insurance benefits to cover either a single trip in the country you have chosen or, in respect of an annual multi-trip policy, for multiple trips within the geographical territory and cover dates selected.



What is insured?

- ✓ **Medical Expenses – up to £15 million**
Cover for emergency medical treatment, repatriation and the services of a medical assistance company.
- ✓ **Personal Property – up to £2,500 (Single Article/Valuables limit - £300/£500)**
Cover for your luggage and personal belongings if they are delayed, lost, stolen or damaged during your trip.
- ✓ **Cancellation – up to £5,000**
Cover for the unused portion of your travel and/or accommodation arrangements which were paid for before your departure if you have to cancel your trip.
- ✓ **Curtailed – up to £5,000**
Cover for the unused portion of your travel and/or accommodation arrangements which were paid for before your departure if you have to cut short your trip.
- ✓ **Scheduled Airline Failure – up to £5,000**
Cover for the cost of your original tickets or the cost to get you home if the airline becomes insolvent.
- ✓ **Travel Delay – up to £300**
If your trip is delayed by more than 12 hours we will pay a benefit for every full 12 hours of delay.
- ✓ **Personal Money & Docs – up to £500**
Cover for loss and theft of your own money and documents.
- ✓ **Personal Liability – up to £2 million**
Cover against costs incurred in the event of accidental bodily injury to third parties or damage to their property.

Optional Covers include

- Winter Sports cover
- Adventure pack
- Gadget cover
- Cruise cover
- Volcanic Ash and Emergency Travel Arrangement
- Golf cover
- 60 day trip extension on Annual multi-trip



What is not insured?

- ✗ Medical conditions existing prior to purchasing or renewing this policy, unless declared and accepted.
- ✗ Medical conditions of people upon whom the trip may depend if there was a substantial likelihood of their condition deteriorating at the time of purchasing this insurance.
- ✗ Medical treatment that can wait until you return home.
- ✗ Being under the influence of alcohol/drugs or self-exposure to needless risk.
- ✗ Driving vehicles without an appropriate license or motorcycles with an engine capacity above 125cc. No cover at any time for quad bikes.
- ✗ Property left unattended unless locked in your accommodation.
- ✗ Valuables carried in checked-in luggage.
- ✗ Loss or theft not reported to the police within 48 hours of discovery.
- ✗ Gadgets such as mobile/smart phones, laptops, tablets, unless you purchase an annual policy or the gadget cover option is purchased for a single trip policy.
- ✗ Certain sports and other activities – see policy wording for further details.



Are there any restrictions on cover?

- ! Under some sections there is an amount deducted (excess) of £50, which applies per person, per section and per claim.
- ! Annual multi-trip policies have a maximum trip limit of 45 days, unless 60 day option is purchased.



Where am I covered?

- ✓ You are covered in the Geographical Area selected by you which include:
- The destination country selected (Single-Trip policies only)
 - Europe including Russia (west of the Urals), Egypt, Morocco and Tunisia
 - Worldwide excluding USA, Canada, Mexico and the Caribbean
 - Worldwide

As long as the Foreign & Commonwealth Office has not advised against travel to the country or specific region of the country you are travelling to.



What are my obligations?

You are required to:

- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance.
- Contact the assistance company if you or any other person insured by your policy requires inpatient medical treatment, repatriation or your claim is likely to exceed £500.
- Notify us of any claim within 28 days of returning home from your trip.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Inform us if you are changing country of residence or any of your contact details i.e. home or email address.



When and how do I pay?

You will pay your premium as a one-off payment prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. Payment can be made by debit/credit card.

Annual Multi Trip policies - where possible we will renew your policy automatically to avoid any unintended break in cover. We will write to you before your policy is due to expire to provide you with details of the new premium and any changes to the policy terms and conditions.



When does the cover start and end?

Your cover will start and end on the dates specified in your policy schedule. If you have already booked your trip, cancellation cover for Annual Multi-Trip policies starts from the first cover date shown in your policy schedule, or for Single-Trip policies, it starts from the issue date shown in your policy schedule.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium, less an appropriate pro-rata charge for the period of cover given before the cancellation right was invoked. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please contact Columbus Direct:

Telephone: 0800 068 0060 or 0203 056 7994

Email: customer.services@columbusdirect.com

IMPORTANT INFORMATION

Statement of Demands and Needs

Your demands and needs are those of a customer who requires a package of travel insurance benefits to cover either a single trip or for multiple trips within the geographical area you select and for the specified period of insurance.

Please note that this statement does not constitute advice or a personal recommendation.

Claim notification

For emergency medical expenses and repatriation claims whilst abroad, please contact Tel: **+44 (0)20 8865 1640**

For all other claims (except Scheduled Airline Failure), please contact Tel: **+44 (0)20 8865 1654** or email: **claims@columbusdirect.com**

Emergency Medical Expenses, Cancellation, Personal Baggage, Delayed Baggage, Personal Money, Missed Departure and Travel Delay claims up to £500 (after any excess that applies) may receive a decision over the phone. To help us assess your claim, please have any documents which would support your claim to hand when you call. The following information is examples of what would be needed:

	EMERGENCY MEDICAL EXPENSES (incl. illness, injury and dental)	CANCELLATION	TRAVEL DELAY
Booking Invoice	✓	✓	✓
Medical receipts	✓		
Medical Report	✓		
Letter from airline (confirming length of delay)			✓

For Scheduled Airline Failure claims, please contact Tel: **+44 (0)345 266 1872** or email: **insolvency-claims@ipplondon.co.uk**

How to make a complaint

If you are not happy with any aspect of this insurance cover, claims service or assistance service you should contact:

The Complaints Officer, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

For complaints about the Scheduled Airline Failure Insurance section of your policy, please contact:

The Customer Services Officer, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

Financial Ombudsman Service

If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. The Ombudsman is an independent organisation and will review your case. Their address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile. You can visit the Financial Ombudsman Service website at www.fos.org.uk.

If you take any of the action mentioned above, it will not affect your right to take legal action.

The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.