SINGLE & MULTI-TRIP TRAVEL INSURANCE

Insurance Product Information Document

Company: Collinson Insurance Services Ltd trading as Columbus Direct is authorised and regulated by the Financial Conduct Authority. FS Number 311883

Product: Columbus Direct – Backpacker Policy

This document provides a summary of the main cover and exclusions to help you decide if the cover meets your needs. The full terms and conditions can be found in the policy wording and your policy schedule. It is important that you read all documents carefully.

What is this type of insurance?

This travel insurance policy helps protect you against unexpected costs before and during your trip. Your policy schedule shows what's covered and any optional cover you've added. Limits and excesses apply. Please check your policy documents for full details.

What is insured?

- ✓ **Cancellation or Cutting Short Your Trip – Up to £1,000**
  Cover for non-refundable travel and accommodation costs if you need to cancel your trip or return home early for a reason covered by the policy.
- ✓ **Emergency Medical Expenses – Up to £1 million**
  Cover for emergency medical treatment, emergency travel costs, getting you home if medically necessary, and 24-hour emergency assistance while you're outside your home country.
- ✓ **Baggage – Up to £750**
  Cover for items you take on your trip if they are lost, stolen or damaged. **The most we'll pay is £150 for one item and £200 for valuables in total.**
- ✓ **Personal Money and Passport – Up to £200**
  (Cash Limit £120)
  Cover while on a trip for loss, theft or damage of any cash or a passport you are carrying or left in a safety deposit box.
- ✓ **Personal Accident – Up to £15,000**
  A payment if an accident on your trip causes a permanent serious injury or death. This includes loss of sight, loss of a limb, or permanent disability. The death benefit is reduced to £3,000 for anyone under 18 or over 70.
- ✓ **Personal Liability – Up to £1 million (per policy)**
  Cover if you are legally liable to pay costs due to an accident that causes injury, death to a person or loss or damage to property.

What is not insured?

- ✗ Medical conditions we haven't agreed to cover in writing.
- ✗ Any claim because the medical condition of a close relative, a travelling companion or someone you are staying with, if that medical condition was already likely to get worse when you bought this insurance or booked your trip.
- ✗ Claims caused by something you knew about when you bought the policy or booked your trip.
- ✗ Claims if you travel against medical advice.
- ✗ Claims if you travel abroad for medical treatment.
- ✗ Claims for an undiagnosed medical condition.
- ✗ Claims relating to a terminal illness.
- ✗ Claims arising from pregnancy if medical treatment is required when you are 29 weeks or more pregnant (25 weeks or more for multiple births).
- ✗ Claims where drinking too much alcohol caused or contributed to the incident.
- ✗ Claims if you're under the influence of drugs.
- ✗ Claims caused by taking unnecessary risks, such as climbing, jumping, or moving between balconies.
- ✗ Medical treatment that can wait until you get home.
- ✗ Loss or theft not reported to the police within 48 hours of discovery.
- ✗ Mobile phones, tablet computers, laptops or any other gadgets listed in the policy.
- ✗ Skiing, snowboarding and other winter sports activities.
- ✗ Claims for sports and activities that aren't listed as covered in your policy.
- ✗ Claims whilst jet-skiing, use of quad bikes, ATVs, e-bikes, electric scooters and Segways.
- ✗ Claims while riding a motorcycle over 125cc (or equivalent for electric motorcycles), without the correct licence or CBT certificate, not following local laws and safety requirements, or riding off recognised roads.
- ✗ Any departure delay that affects your trip.

Are there any restrictions on cover?

- ! We won't provide any cover where anyone on the policy is not eligible due to their health or if they are travelling to get treatment.
- ! Most claims include an excess of up to £60 per person, per incident and per section of cover.
- ! Your trip must start and end in the UK.
- ! We won't cover trips outside your chosen cover area.
- ! We won't cover trips to destinations where the FCDO advises against **ALL** travel.
- ! We won't cover valuables and money that's not with you or in a safety deposit box.

Where am I covered?

✓ You are covered in the geographical area selected by, which include:

- The destination country selected
- Europe including Egypt, Morocco and Tunisia.
- Worldwide **EXCLUDING** USA, Canada, the Caribbean, and Mexico
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Important: If the Foreign, Commonwealth & Development Office (FCDO) have advised against **ALL** travel to your destination, you won't be covered.

What are my obligations?

- Answer all questions honestly and accurately. If you don't, we may not pay your claim.
- Check your policy documents and tell us if anything is wrong.
- Read your documents carefully and contact us if you have any questions.
- Tell us before you travel if anything changes, including the health of anyone covered by the policy.
- Report any loss, theft or damage to the police or transport provider within 48 hours and get a report.
- Contact our assistance team if someone covered by the policy stays in hospital overnight, needs to be brought home, or has to return home early. If you don't contact the team, we may not pay your claim.
- Report your claim within 60 days of returning from your trip.

When and how do I pay?

You can pay for the insurance with a debit or credit card. You will pay your premium as a one-off payment at the point of purchasing a policy.

When does the cover start and end?

Your cover will start and end on the dates chosen by you and these will be shown in your policy schedule. Cancellation cover starts as soon as you purchase a policy.

Your policy allows you to temporarily return to the United Kingdom during the period of cover. Cover is suspended during the time you are in the United Kingdom and will only restart when you leave immigration control in your next destination country.

How do I cancel the contract?

You can cancel your policy within 14 days of receiving your policy documents.

If you cancel within 14 days, we'll give you a full refund, as long as you haven't started your trip or made a claim. After 14 days, you can still cancel your policy at any time, but you won't receive a refund.

To cancel, please contact Columbus Direct at 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 a long stay single trip 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)144 444 2390**

For all other claims, register your claim online via **columbusdirect.com/claim**

You can contact us by email via **claims@columbusdirect.com**.

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, Sheencroft House, 10 – 12 Church Road, Haywards Heath, West Sussex, RH16 3SN.
Email: complaints@collinsoninsurance.com

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.