

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 - Silver 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. You can choose cover for a single trip or multiple trips over a year. 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 £3,000**
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 £10 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 £2,000**
Cover for items you take on your trip if they are lost, stolen or damaged. **The most we'll pay is £300 for one item and £400 for valuables in total.**
- ✓ **Personal Money and Passport – Up to £300 (Cash Limit £300)**
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.
- ✓ **Delayed Departure – Up to £250**
Cover if your outward or return international journey is delayed by at least 12 hours for a reason covered by your policy. **We'll pay £30 for each 12-hour delay, up to £250 in total.**
- ✓ **Missed Departure – Up to £750**
Cover for extra travel and accommodation costs if you miss your booked transport because of a reason covered by your policy.
- ✓ **Personal Accident – Up to £10,000**
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 £2 million (per policy)**
Cover if you're legally responsible for accidentally injuring someone, causing their death, or damaging their property.

Optional cover:

- Winter Sports (includes medical cover for Winter Sports trips)
- Winter Sports Equipment Top-up & Search and Rescue
- Gadget Cover - £1,000 per policy
- Zero Excess
- Extended Trip Disruption Cover
- Cruise Cover
- Business Travel Upgrade
- Golf Cover
- Adventure Pack



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, tablets, laptops and other gadgets unless you've purchased Gadget Cover.
- ✗ Skiing, snowboarding and other activities unless you've purchased Winter Sports Cover.
- ✗ 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.
- ✗ Claims for departure delays that don't affect an international outward or return journey, last less than 12 hours, or aren't caused by a reason shown in your policy.



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 £75 per person, per incident and per section of cover.
- ! Your trip must start and end in the UK.
- ! Annual Multi-Trip policies cover trips of up to 45 days (or 60 days if you've bought the upgrade).
- ! For UK trips under an Annual Multi-Trip policy, you must have at least 2 nights of pre-booked, paid accommodation.
- ! 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, gadgets 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 you, which include:

- The destination country selected (Single Trip policies only)
- Europe including Egypt, Morocco and Tunisia.
- Worldwide **EXCLUDING** USA, Canada, the Caribbean, and Mexico
- Worldwide **INCLUDING** USA, Canada, the Caribbean, and Mexico

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 your insurance using a debit or credit card. You'll make a one-off payment when you buy your policy.

For Annual Multi-Trip policies, you'll also make a one-off payment when you renew. We'll take payment around 14 days before your renewal date. If there's a problem with your payment card, we'll contact you.



When does the cover start and end?

Your cover starts and ends on the dates shown in your policy schedule.

Single Trip policies - Cancellation cover starts as soon as you buy the policy.

Annual Multi-Trip policies - All cover starts on the start date you choose. **Important:** If you've already booked a trip, choose today's date as your policy start date so that cancellation cover starts straight away.



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 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)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.