

# TRAVEL INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: ASUA

Product: Cycle Travel Insurance Policy

All Seasons Underwriting Agencies, authorised and regulated by the Financial Conduct Authority (FCA) no. 308488

This document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. You should refer to your policy documentation which includes the full policy wording, schedule and any endorsements for complete pre-contractual and contractual information.

### WHAT IS THIS TYPE OF INSURANCE?

This policy provides protection against financial loss both before and whilst you are on a trip in respect of specific events, for example: medical costs whilst abroad, cancellation, loss, or theft / damage to your personal belongings.



### WHAT IS INSURED?

- ✓ Trip Cancellation, £5,000
- ✓ Medical Expenses and repatriation £10m
- ✓ Dental Treatment, £250
- ✓ Hospital Benefit, £500
- ✓ Baggage up to £5,000
- ✓ Delayed Baggage, £250
- ✓ Personal Money, £500
- ✓ Travel Delay, £250
- ✓ Holiday Abandonment, £5,000
- ✓ Missed Departure, £1,000
- ✓ Loss of Limbs or Sight, £20,000
- ✓ Permanent Disablement, £20,000
- ✓ Death Benefit, £10,000
- ✓ Personal Liability, £2m
- ✓ Emergency Cycle Hire, £500
- ✓ Race Fee Cancellation Cover, £500
- ✓ Cycle Breakdown Benefit, £200
- ✓ Cycle Repatriation Benefit, £250
- ✓ Gadget Cover, £2,000
- ✓ Winter sports cover (annual only)
- ✓ Ski Equipment, £350
- ✓ Ski Hire, £300
- ✓ Ski Pack, £200
- ✓ Piste Closure, £300
- ✓ Delay due to Avalanche, £300



### WHAT IS NOT INSURED?

- ✗ Any pre-existing medical condition other than the “no-screen conditions” detailed in the policy wording.
- ✗ Any damage, loss or theft of bicycles
- ✗ Participation in or practice of any professional sports
- ✗ Any sports not listed or specifically excluded in the policy wording
- ✗ Medical cover does not apply to treatment received in the country in which you reside
- ✗ The first £60 (or £100 if a family policy) of: cancellation or curtailment, emergency medical, abandonment, missed departure, baggage, gadget, personal money and ski equipment claims (policy excesses)
- ✗ The first £250 of personal liability claims (policy excess)
- ✗ Any trips which have already begun before your policy start date
- ✗ Any trips which are longer than your period of cover
- ✗ Any trip that does not start and end in your country of residence



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! Cancellation or curtailment must be unavoidable, and must fall into one of the reasons listed in the Policy.
- ! This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements, unless it is authorised in advance.
- ! You must obtain a European Health Insurance Card (EHIC) before you travel.
- ! Valuables and Money are not covered if they are left in an unattended vehicle or are outside your control in transit at any time. Property must not be left unattended unless in securely locked holiday accommodation.
- ! A written police report must be obtained within 24 hours to support loss/theft. Claims for loss in transit must be supported by written report from the carrier.
- ! The amount payable will include an allowance for wear and tear and loss of value, and is not on a “new for old” basis.



## WHERE AM I COVERED?

You have the option of taking cover for Europe only, worldwide with exclusions, or worldwide, as defined in the policy wording. You cannot claim for the costs of medical care and repatriation in your country of residence.

No cover is offered in countries or regions when the World Health Organisation (WHO) or Travel Advice Unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential, travel at the time of booking, or travel.



## WHAT ARE MY OBLIGATIONS?

To ensure that all information provided by you represents a fair presentation of the risk, the disclosure of every material circumstance which the insured knows or ought to know or failing that, disclosure which gives us sufficient information to put a prudent insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances. To notify us as soon as possible of any change to the information you have previously provided. To notify us as soon as possible if you are involved in an accident or any incident occurs but no later than 28 days after the event.



## WHEN AND HOW DO I PAY?

The insurance can be purchased via our agent Yellow Jersey on an annual or a short-term basis. Short-term policies can only be paid for in full at the start of the insurance using a credit or debit card. For annual policies Yellow Jersey offer the option to pay by loan agreement (otherwise known as premium finance), with a small charge.



## WHEN DOES THE COVER START AND END?

Your cover will take effect on the date stated in your schedule and finish on the end date stated on your schedule. For annual policies we will send a renewal invitation approximately 4 weeks prior to the end of your policy.



## HOW DO I CANCEL THE CONTRACT?

You have a right to cancel up to 14 days from the date you receive the policy document at the start of your insurance provided that no insured person insured person insured person has travelled, (or in the case of Single Trip policies, cover has not already commenced), and no claim under this policy has been made. Should you decide to exercise your cancellation right, you will be entitled to a full refund of premium less an amount charged by Yellow Jersey as per their own terms of business.