

IMPORTANT INFORMATION

THINGS YOU NEED TO KNOW



1

Who are HPB Travel Club Ltd's new Insurer?

Our travel insurance continues to be arranged through Rush Insurance Services Limited. We are delighted to announce their new partnership with **Allianz Worldwide Partners** whose products are provided and underwritten by Millstream Underwriting Limited. Their previous Insurers (Tifgroup / Union Reiseversicherung) have temporarily withdrawn from the UK travel insurance market.

2

Have there been any changes to your products?

Our new products continue to provide Single Trip and Annual Multi-Trip policies, with an extensive range of optional extras to tailor your policy to suit your travel arrangements. Our optional extras include: Cruise Cover, Winter Sports Cover, Golf Cover and Business Cover.

3

Will my new policy cover me for Covid-19 related risks?

Our Policies issued from 15 November 2021 (underwritten by Millstream), provide protection for the following Covid-19 related risks:

- **Testing positive** - Cover for cancellation of your trip if you or anyone named on your policy tests positive for Covid-19.
- **Quarantine (before you leave)** - Cover if you have to quarantine at home before your trip due to Covid-19 by order or other requirement of a government or public authority.
- **Quarantine (whilst you're away)** - Cover if you have to quarantine whilst you are away, due to contracting Covid-19.
- **Medical Expenses** - Cover for medical expenses and repatriation due to developing Covid-19 whilst abroad*.
- **Refused Boarding** - Cover if you are refused boarding by an airline, as a result of contracting Covid-19*.
- **Pre-Booked Excursions** - Cover for excursions or events that cannot be recovered from any other source.
- **Redundancy** - Cover if you need to cancel your trip as a result of redundancy.
- **Financial Failure** - Cover for Financial Failure of your; Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier.

*Please note, this only applies to you or anyone named on your Policy.

Terms and Conditions Apply. Please see our [Policy Wording](#) for full details.

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Have there been any implications to Service Levels?

No, we continue to provide our customers with excellent service through our Customer Services Centre, who work closely alongside our Medical Screening Service and Claims Assistance, who are always on hand, when you need them.

5

Where can I download the new Insurance Product Information Documents (IPIDs)? Can I compare the different cover levels?

Please take the time to read through our **Insurance Product Information Document (IPID)** which provides you with a summary of cover.

[Click here to view the IPID.](#)

You may also wish to view the full cover available, as well as, reviewing and comparing our new products.

[Click here to view the Policy Wording.](#)

Please remember to review and compare the prices and levels of cover offered by alternative providers.

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What do I do if I have a medical condition?

Your renewal quotation may provide cover for some pre-existing medical conditions relating to you or anyone to be insured on your policy. Full details of the Health conditions and Declaration requirements can be found on pages 6-7 of the Policy Wording.

Other medical conditions should be disclosed to and accepted by our Medical Screening team. You can do this online by clicking on the following link, **www.hpb.millstreamonline.com**, or by calling the Medical Screening Service on +44 (0)330 660 0563.

Please note that the policy for medical cover will run alongside your HPB Travel Policy. Based on the medical conditions declared, an additional premium may be charged and / or a higher excess applied.

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Have you checked that your travel insurance cover still meets your needs? Have you considered shopping around to find the best deal for the cover you want?

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Please take time to review our new products and consider which of these match your travel requirements for the year ahead.

You may also wish to review and compare the prices and levels of cover offered by alternative providers.

Demands and Needs

Our travel insurance policy is typically suitable for the demands and needs of an individual, or group (where applicable) who have no excluded pre-existing medical conditions, are travelling to countries included within the policy terms, and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip.

Disclosure

As the price payable for your cover is based on the information you have previously disclosed, you must take reasonable care to ensure that this information remains, to the best of your knowledge, accurate and complete. If any of the information has changed, or you do not understand the meaning of any question previously asked, it is vital that you let us know. Failure to provide full and accurate information may result in your insurer taking any one of the following actions; rejecting a claim; only paying part of a claim; cancelling or refusing to renew your policy; imposing additional policy terms and conditions and/or charging an additional premium.

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Can I get a new quote if my requirements have changed?

If your policy requirements have changed, please contact HPB Travel Club Ltd via email on enquiries@hpb-travel-insurance.co.uk or by telephone on 01638 666 262, quoting your name and policy number

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Can I change my mind and cancel my policy?

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy for a refund of your premium. If during this 14 day period you have travelled, made a claim, or intend to make a claim then we are entitled to recover all costs for those services that you have used. If the notice of cancellation is received outside the 14 day cooling-off period no premium will be refunded, however discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.



Important Contact Details:

Call HPB Travel Club Ltd on **01638 666 262** and speak with a member of our friendly UK based sales team. Opening hours, Monday to Friday, 9am-5.30pm and Saturday, 9am-12.30pm.

Alternatively, you can email us at enquiries@hpb-travel-insurance.co.uk.