

Travel Insurance

Insurance Product Information Document

Holiday Property Bond Ltd is an appointed representative of Rush Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority, FRN 714385. Broadway Travel is underwritten by Travel Insurance Facilities Plc which is authorised and regulated by the Financial Conduct Authority, FRN 306537
Registered in England & Wales, Number 3220410

Company: Holiday Property Bond

Product: Holiday Property Bond Travel Insurance

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer single trip and multi trip policy options

The policy covers **up to** the following

✓ If you are not able to go on your trip	£5,000
✓ If your departure is delayed by 12 hours or more	£210
✓ If you miss your departure from the UK	£1,000
✓ If you choose to cancel after a delay of 12 hours	£5,000
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£1,500
✓ If you need to come home early	£5,000
✓ If your possessions are delayed	£150
✓ If your possessions are lost, stolen or damaged	£2,000
✓ If your cash is lost or stolen	£500
✓ If your passport is lost or stolen	£600
✓ If you are mugged or hijacked	£1,000
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£25,000
✓ If you suffer death or injury following an accident	£25,000
✓ If a natural disaster occurs	£1,000
✓ If you are denied boarding on your inbound flight	£560

You can add the following optional covers to the policy:

Winter sports extension
Timeshare extension
Golf extension
Business extension
Cruise extension
Cancellation Uplift extension
Curtailed Uplift extension



What is not insured?

- ✗ **Excesses** apply on the policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming.
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Trips longer than 31 days on a multi trip policy, unless you have paid the additional premium to increase the maximum duration to 60 days.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Any gadgets or mobile phones.
- ✗ Any trip involving a cruise unless you have paid the relevant additional premium.



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCDO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth & Development Office has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- You must be a resident of the United Kingdom, Channel Islands or BFPO and have not spent more than 6 months abroad in the 12 months prior to buying this policy;
- You must read your policy carefully to ensure you have the cover you need.
- You must not already be abroad when the trip starts;
- All trips must start and end in the United Kingdom, the Channel Islands or **BFPO**;
- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must take all reasonable steps to protect yourself and your property;
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible;
- You must co-operate with us to provide any information or documentation we may reasonably require to enable us to verify and process your claim;
- You must not accept liability for any injury or damage you might cause to a third party or their property;
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter;
- You must pass all medical bills and correspondence relating to them directly to us. You should not pay them or respond to them at all;
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



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 or credit card. Annual Multi-trip policies – payment can be made by debit or credit card. We do not automatically renew any of our policies.



When does the cover start and end?

Single Trips – Cover starts from the date on which you pay your premium until the return date shown in your policy schedule.

Multi Trips – Cover starts on the date shown in your policy schedule, there is no cover until this date at all. Cover ends when your policy expires.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by contacting Holiday Property Bond within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not), you have not travelled, and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, we will refund 5% of the total premium paid on your multi trip policy, for each full calendar month remaining on the policy from the date of cancellation, or for Single trip policies we will refund 50% of the total policy premium you have paid.