

# Travel Insurance

## Insurance Product Information Document



**Company:** The policy is underwritten by Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd., registered in England and Wales, Registration Number 04413524, home state, United Kingdom. Registered Office: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 219654. This can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

**Coverholder:** Arranged by PJ Hayman & Company Limited on behalf of The British Mountaineering Council. PJ Hayman & Company Limited registered address: Stansted House, Rowlands Castle, Hampshire PO9 6DX. PJ Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA).

**Product:** BMC Single Trip & Annual Multi-trip Travel Insurance Policy

**This document provides a summary of cover, including important limitations and exclusions only. For full terms and conditions please see your Policy Wording and Schedule.**

### What is this type of insurance?

This is a travel insurance policy either on a Single Trip or Annual Multi-trip basis as shown in your Schedule.

The limits of cover and excesses are provided in the 'Significant Features & Benefits' in the Policy Wording that can be accessed from the BMC website [www.thebmc.co.uk/modules/insurance/WhatsCovered.aspx](http://www.thebmc.co.uk/modules/insurance/WhatsCovered.aspx)



### What is insured?

#### Up to the Sum Insured as detailed in the Schedule

- ✓ **Cancelling/cutting short your trip** - loss of pre-paid travel and accommodation expenses in certain situations.
- ✓ **Emergency medical expenses** - including hospital fees, repatriation, search & rescue costs, funeral costs and other costs incurred if taken ill or injured on your trip.
- ✓ **Hospital inconvenience benefit** - benefit paid if admitted to hospital as an in-patient due to accidental injury or illness during your trip abroad.
- ✓ **Personal accident** - benefits if you suffer death, loss of limb or sight or permanent total disablement following an accident.
- ✓ **Baggage** - cover for items lost, stolen or damaged on your trip.
- ✓ **Passport** - costs to obtain temporary documents on your trip.
- ✓ **Baggage or sports equipment delay** - costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money & travel documents** - cover for loss, theft or damage to personal money or travel documents.
- ✓ **Personal liability** - costs and expenses for amounts you are held legally liable for in respect of third party injury, death or illness or loss or damage to third party property.
- ✓ **Journey disruption including airspace closure** - cover for inconvenience and unused travel and accommodation costs if your journey is disrupted.
- ✓ **Delayed departure or trip cancellation** - benefits for delayed departure as a result of strikes, industrial action, adverse weather conditions or mechanical breakdown or technical fault or irrecoverable cancellation costs.
- ✓ **Missed departure or missed connection** - extra transport or accommodation costs to continue your journey or if you miss your outbound or return transport for certain reasons.
- ✓ **Travel risks** - a benefit in the event of you being hijacked or kidnapped during your trip and costs towards additional accommodation and travel costs if your trip is disrupted by a catastrophe.
- ✓ **Legal expenses** - legal advice, costs and representation incurred in pursuit of compensation and/or damages against a third party arising from your death or personal injury.
- ✓ **Loss of use of sports activity pack** - proportional costs refunded if you are injured or sick during your trip.
- ✓ **Pet care fees** - additional costs incurred if you are delayed in returning to your home from abroad or bought back by our assistance service to a hospital in your home area, due to injury or illness.

#### Extensions:

- **British Forces Posted Overseas & Embassy Personnel** - only applies if you have arranged cover and this is shown on your Schedule.
- **Winter Sports** - only applies if your Schedule shows that you have bought optional activity cover 'Alpine & Ski' or 'High Altitude & Remote Areas'.



### What is not insured?

- ✗ Any trip to a destination which is an area where the Foreign, Commonwealth & Development Office (FCDO) has advised against 'all travel' or that part of any trip which involves travel within an area where the FCDO has advised against 'all travel' (all cover under this insurance will cease immediately if you enter such an area, will recommence immediately you leave such an area).
- ✗ Claims in any way caused by or resulting from Covid-19 or any fear or threat of Covid-19.
- ✗ Your participation in any activity, other than an 'acceptable activity' shown in your Policy Wording, unless agreed by us and any additional premium has been paid.
- ✗ More than the maximum Sum Insured (including sub-limits) shown in your Schedule.
- ✗ The policy excess. You will have to pay the first part of most claims.
- ✗ Claim circumstances you were aware of before your policy was issued or trip booked (whichever is later).
- ✗ Drinking too much alcohol, any form of alcohol abuse, or alcohol dependency. We will not cover any claims that occur because you have drunk so much alcohol that your judgement is affected.
- ✗ Claims where you cannot provide sufficient supporting evidence. Loss or theft not reported to the Police within twenty four (24) hours.
- ✗ Losses recoverable elsewhere.
- ✗ Losses arising out of:
  - War (including civil), invasion, hostilities or warlike operations, rebellion, revolution, insurrection, civil commotion or terrorism
  - Suicide, self-injury or wilful act of self-exposure to terrorism
  - Any action or prohibitive regulations by customs or other government officials or authorities
  - Consequential losses
  - Currency exchange
  - Criminal acts of the insured



### Are there any restrictions on cover?

- ! Any claim where you did not comply with the Fit to Travel criteria.
- ! You will need to comply with any age limits shown in your Policy Wording. Certain levels of cover may be restricted according to your age.
- ! You will need to comply with any trip limits shown in your Policy Wording and Schedule.
- ! General exclusions apply to the whole policy. Each section contains additional exclusions, specific to the cover provided.
- ! There are General Conditions that you have to meet for cover to apply.



## Where am I covered?

- ✓ Cover will only apply within the geographical area you have selected. The area you have chosen will be shown on your Schedule.



## What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your Policy Wording carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim you must provide us with a completed claim form as soon as possible following any bodily injury, illness, incident, event, redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.



## When and how do I pay?

You will need to pay your policy premium in full via the British Mountaineering Council in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



## When does the cover start and end?

Annual Multi-trip travel insurance, covers a period of one year as shown on your Schedule.

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your Schedule.



## How do I cancel the Contract?

You may cancel this insurance within 14 days of receipt of the documents for Single Trip & new Annual Multi-trip insurance, or within 14 days of the renewal date for renewing Annual Multi-trip insurance. Any premium already paid will be refunded providing you have not travelled, made or intend to make a claim and no incident likely to give rise to a claim has occurred.

The lead insured may cancel this insurance at any time after the cancellation period.

Annual Multi-trip cover - providing no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Period of Cover:	Refund Due:
Up to two months	60%
Up to three months	50%
Up to four months	40%
Up to five months	30%
Up to six months	25%
Six months or over	No refund

Single Trip cover - 50% providing you have not travelled, no claim has been made or is be made and no incident likely to give rise to a claim has occurred.