

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

Product: First Trust Bank Travel Insurance

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the policy schedule and policy terms and conditions.

What is this type of insurance?

This is a holiday travel insurance policy. It provides cover for emergency medical expenses whilst on holiday outside the UK, holiday cancellation costs, personal property/money losses, and a range of other covers all whilst on holiday.



What is insured?

The primary value of the cover is for medical emergencies when overseas and cancellation, with a range of secondary covers included too.

This policy pays benefits, in accordance with the policy wording, in the event that you:-

- ✓ need to cancel your trip before it begins; or
- ✓ suffer illness or injury; or
- ✓ are delayed en route; or
- ✓ suffer loss or damage

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule

- ✓ A. Cancellation & Curtailment* - up to £5,000
- ✓ B. Medical Expenses*: Unlimited (emergency dental up to £250, burial/transport up to £5,000)
- ✓ C. Medical Emergency in the UK* - up to £2,000
- ✓ D. Hospital Benefit: - £20 per 24 hrs up to £1,000
- ✓ E. Personal Property* - loss, damage or theft up to £2,000 overall (total for all valuables £300/other individual items £300)
- ✓ F. Personal Accident – up to £25,000
- ✓ G. Travel Delay: £20 for first 12 hours, then £20 per 12 hour period thereafter up to £250
- ✓ H. Travel Abandonment* - up to £5,000
- ✓ I. Missed Departure* - up to £1,000
- ✓ J. Unusable Accommodation* - Natural Catastrophe - Up to £500
- ✓ K. Accommodation withdrawal of services - £25 for each full 24 hours (up to £500) if certain accommodation services are withdrawn for 60 hours or more.
- ✓ L. Personal Liability*- up to £2,000,000
- ✓ M. Overseas Legal Expenses - up to £25,000
- ✓ N. Hijack £50 for each full 24 hours you are held hostage, up to £1,000

Optional additional covers: Winter Sports*, Car Hire Excess, Cruise trips*, Hazardous Activities, Golf*, Business Equipment*, Excess Waiver

Limits for optional additional covers vary by cover selected.



What is not insured?

- ✗ Any claim of any kind directly or indirectly arising from, relating to or in any way connected with COVID-19 or its outbreak except for Medical Expenses and Repatriation claims provided You are not travelling in, to or through any area to which the Foreign and Commonwealth Office has advised against 'all travel' or 'all but essential travel'
- ✗ Undisclosed or pre-existing medical conditions not agreed by us
- ✗ Any Journey involving travel to areas the Department of Foreign Affairs has advised against 'all travel' or 'all but essential travel'
- ✗ Trips in the UK if you have a Single Trip policy. If you have an Annual Multi Trip policy, trips in the UK not including 2 nights' accommodation booked before trip
- ✗ Any trip that is not a holiday; leisure activities not listed in the policy document (page 14-16)
- ✗ Cancellation: deciding not to travel, not having an up to date passport, expecting redundancy
- ✗ Valuables left unattended
Travelling for medical treatment or if a traveller has a terminal prognosis
- ✗ Air travel unless as a fare paying passenger, financial failure of tour operator, travel agent or other operator
- ✗ Excessive alcohol or drug abuse
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA



Are there any restrictions on cover?

- ! Maximum of 90 days cover in the period of insurance for Annual Multi Trip policies
- ! Maximum duration of any one trip 31 days.
- ! A £50 excess applies PER PERSON PER SECTION CLAIMED for sections marked with an *. £100 excess applies to Business Extension.
- ! Some Sections apply only for trips abroad

- ! Winter sports extension limited to 21 days total in the period of insurance
- ! Under 16s have reduced limits under sections E and F.
- ! Children must travel with an adult
- ! Section I - Missed Departure is only covered for public transport not arriving on schedule, or your car/taxi suffering a breakdown or accident.



Where am I covered?

- ✓ Europe or
- ✓ Worldwide including USA, Canada and the Caribbean (excluding Cuba) or
- ✓ Worldwide excluding USA, Canada, the Caribbean and Cuba.

Depending on the option you chose when buying this policy. The area of travel is shown in your policy quote/schedule.



What are my obligations?

- You must be a permanent resident of the UK to buy this policy

You must notify us of any change of health conditions between buying this policy (and booking each and every trip under an Annual Multi Trip Policy) as it may affect cover for Cancellation and Medical Expenses

You must supply at your own expense any information, evidence and receipts we reasonably require including medical certificates signed by a Doctor, police reports and other reports following loss or injury.

You must take reasonable care to protect against loss, damage, accident, injury or illness

- You must notify us as soon as reasonably possible in the event of a claim under this policy.
 - Medical Expenses and/or repatriation claims – call Chubb Assistance on +44 (0) 20 3305 9094
 - All other claims – call 0800 519 9942 or email us at firstrustbank.travelinsurance@chubb.com



When and how do I pay?

Premiums are payable in full at the time of buying the insurance. Payment can be made by debit or credit card.



When does the cover start and end?

Single Trip policies – Cancellation cover starts from the date you book your trip (which must be on or after the policy start date) and ends when you begin your trip. Cover for all other benefits starts when you begin your trip and ends when you return home.

Annual Multi-Trip – Policy starts on the date selected by you and cover runs for 12 months from the start date. Cancellation cover starts from the date you book each trip, and ends when you begin your trip, and cover for all other benefits start when you begin each trip and ends when you return home after each trip. If your trip dates go beyond the policy's end date, you will need to buy a new policy for the remaining period of your trip.

Actual policy cover start and end dates are confirmed in your quote/policy schedule.



How do I cancel the contract?

14 day cancellation

You may cancel your policy at any time. If you cancel within **14 days** of receiving your policy documentation we will refund premiums paid provided no claims have been reported or paid. After 14 days we reserve the right to charge a premium proportionate for the time cover has been in force. To cancel, contact us by the methods below:

Post: The Customer Service Manager, Chubb European Group SE, First Trust Bank Travel Insurance Team PO BOX 1086, Belfast BT1 9ES, **Email:** firstrustbank.travelinsurance@chubb.com, **Phone:** 0800 519 9942 or if calling from outside the UK +44 (0)141 285 2309 (from 9am to 5pm UK time, Monday to Friday)