

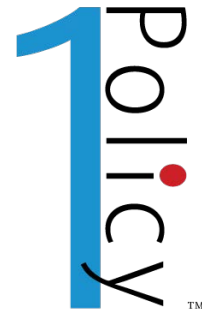
Travel Insurance

Insurance Product Information Document

Company: Archipelago Risk Services Limited on behalf of Arch Insurance Company (Europe) Limited

Product: Archipelago Travel Insurance Policy

Archipelago Risk Services Limited is an Appointed Representative of Arch Insurance Company (Europe) Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (register number 229887) and the Prudential Regulation Authority.



This document provides a summary of the key information relating to the standard terms and conditions of this policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

What is this type of insurance?

This policy is designed to meet the needs of customers who wish to cover themselves against accident, illness, loss or damage to baggage and missed or delayed departure.



What is insured?

Travel

- ✓ Medical and emergency expenses for covered trips outside the UK.
- ✓ Medical and emergency expenses for covered trips in the UK.
- ✓ Cancellation or curtailment.
- ✓ Delayed departure.
- ✓ Missed international departure.
- ✓ Personal accident, hi-jack, kidnap and assault benefit.
- ✓ Emergency purchases if your baggage is delayed.
- ✓ Passport replacement is lost abroad.
- ✓ Additional accommodation costs if you are forced to move to a state of emergency.
- ✓ Winter sports cover.



What is not insured?

Travel

- ✗ Acts of terrorism or criminal acts.
- ✗ Dangerous activities, unless agreed by us in writing.
- ✗ Operational duties as a member of the armed forces.
- ✗ Any individual aged over 74 at the start of the policy.
- ✗ Normal pregnancy and childbirth, other than where medical complications arise.
- ✗ Deliberate injury, exposure to exceptional danger, suicide.
- ✗ Manual work unless agreed by us in writing.
- ✗ Pre-existing medical conditions unless disclosed to us and agreed by us in writing.
- General exclusions - applicable to all sections**
- ✗ Deliberate, dishonest or criminal acts by you.
- ✗ Any claim, loss or liability due to war, biological or chemical contamination from an act of terrorism or nuclear reaction.
- ✗ Deliberate government action.
- ✗ Any computer error or computer virus.
- ✗ Any claim, loss or liability insured elsewhere.
- ✗ Payments that would breach international sanctions.



Are there any restrictions on cover?

Travel

- ! We will only cover trips in the UK if you have pre-booked at least 2 nights' accommodation.
- ! We only cover trips lasting up to 90 days and which start and end in the United Kingdom.
- ! We will only pay medical and emergency expenses if there is no reciprocal health agreement such as EHIC.



- ! For personal accident, will pay one fixed amount per injured person per incident, regardless of the number of injuries.
 - ! We will not cover a newly diagnosed medical condition, unless you tell us before your trip and we agree to cover it.
- General - applicable to all sections**
- ! We will not cover the amount of the excess.
 - ! We will not cover claims or losses unless you are covered under the relevant section of the policy.
 - ! Some cover is limited by time or money. All cover limits are found in the policy wording or schedule.
 - ! If you do not comply with your obligations, we may reduce the amount we pay or refuse to cover the claim entirely.



Where am I covered?

Worldwide.



What are my obligations?

- You must give us true, accurate and complete information and tell us if the information on the Statement of Fact changes.
- You must take reasonable steps to prevent any act, incident, loss or damage that would be covered and maintain items in good and safe condition.
- You must notify us as soon as possible about any claim or loss, notify the police in the event of a crime and co-operate fully with us, including providing information and evidence we request.
- You must see a doctor and follow their advice as soon as possible after suffering any illness that might be covered.



When and how do I pay?

You must pay your insurance by instalments through a monthly direct debit facility. No charges will be applied.



When does the cover start and end?

Please check your policy schedule for your cover start date. The policy continues until cancelled.



How do I cancel the contract?

By writing to us. You will receive a full refund if you cancel within 14 days of insuring with us and have not made a claim. If you cancel after the first 14 days, you must give us 30 days' written notice. If you have not made a claim, we will return a pro-rata proportion of your premium.

