

# Travel Insurance

## Insurance Product Information Document



### Company:

Antares Syndicate 1274 at Lloyd's. Registered Office: 21 Lime Street, London EC3M 7HB.

Antares is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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

This document provides only a summary of the insurance cover. The full terms and conditions are shown in the Evidence of Cover.

### 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 Evidence of Cover 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?

- ✓ **Cancelling/cutting short your trip** - loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - hospital fees, repatriation, search & rescue costs, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ **Hospital inconvenience benefit** - benefit paid if admitted to hospital as an in-patient during your trip abroad.
- ✓ **Personal accident** - you suffer death or injury 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 or theft.
- ✓ **Personal liability** - you are held legally liable for injury or damage.
- ✓ **Journey disruption including airspace closure**
- ✓ **Delayed departure or trip cancellation** - a benefit after a major delay to outbound or return transport at the departure point or the costs to abandon your trip on the outbound journey only.
- ✓ **Missed departure or missed connection** - extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ **Hijack or kidnap** - a benefit in the event of you being hijacked or kidnapped during your trip.
- ✓ **Mugging** - you are hospitalised due to being mugged.
- ✓ **Catastrophe** - your trip is disrupted by a catastrophic event.
- ✓ **Legal expenses** - legal advice, costs and representation.
- ✓ **Loss 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, 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 and Commonwealth Office (FCO) has advised against 'all travel'; or that part of any trip which involves travel within an area where the FCO 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).
- ✗ Your participation in any activity, other than an 'acceptable activity' shown in your Evidence of Cover, unless agreed by us and any additional premium has been paid.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ 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 24 hours.
- ✗ Losses recoverable elsewhere.



### Are there any restrictions on cover?

- ! All claims arising from existing medical conditions unless declared to and accepted in writing by us.
- ! You will need to comply with any age limits shown in your Evidence of Cover. Certain levels of cover may be restricted according to your age.
- ! You will need to comply with any trip limits shown in your Evidence of Cover.
- ! 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 apply within the geographical area you have selected. The area you have chosen will be shown on your Schedule.

Cover will not apply if you travel outside the area that you have chosen.



## What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your Evidence of Cover 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 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.

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.

If you cancel after the cancellation period, no premium refund will be made.