

# Travel Insurance Insurance Product Information Document

Company: Canopus Managing Agents Ltd

Product: MMB PPA Employee Benefit Travel Insurance



This insurance is arranged and administered by the intermediary Crispin Speers & Partners Ltd, who are authorised and regulated by the Financial Conduct authority. FRN 311507. Registered Office: St Clare House, 30-33 Minories, London, EC3N 1PE. Registered in England No. 01960404.

The insurance product is managed by Canopus Managing Agents Ltd and underwritten by certain Underwriters at Lloyd's. Canopus Managing Agents Ltd are authorised and regulated by the Financial Conduct authority. FRN 204847. Registered Office: Floor 29, 22 Bishopsgate, London, EC2N 4BQ. Registered in England No. 01514453.

The following summary does not contain the full terms and conditions of this insurance which can be found in the certificate. The agreed cover limits and sections applicable are specified in your certificate.



## What is this type of insurance?

This is a multi trip leisure travel insurance product which covers unexpected events as specified in the certificate that could occur, during a covered trip such as cancelling a trip or needing medical treatment whilst on a trip.



## What is insured?

The agreed cover limits are shown in the certificate table of benefits

- ✓ **Medical expenses** arising from illness or injury during your trip
- ✓ **Cancellation or rearrangement** if you're not able to go on your trip as planned
- ✓ **Travel Delay** compensation for travel delay arising from causes as specified within the certificate wording
- ✓ **Personal Property** lost, stolen or damaged during your trip
- ✓ **Money, documents and home and car keys** lost or stolen during your trip
- ✓ **Curtailement** if you have to cut short your trip
- ✓ **In-patient compensation**
- ✓ **Replacement prescription medication**
- ✓ **Physiotherapy** (in your place of domicile)
- ✓ **Personal accident**
- ✓ **Loss of passport** additional expenses following loss of passport during your trip
- ✓ **Delay to baggage** (on outward journey)
- ✓ **Expenses following missed departure/connection**
- ✓ **Catastrophe**
- ✓ **Search & rescue**
- ✓ **Pet care costs**
- ✓ **Personal liability**
- ✓ **Collision damage waiver**
- ✓ **Legal expenses**
- ✓ **Hijack and/or kidnap**
- ✓ **Disruption of travel**
- ✓ **Cruise cover** including missed port departure, cabin confinement, cruise interruption
- ✓ **Winter sports** (if cover selected and appropriate premium paid)



## What is not insured?

- ✗ The first part of claims (the excess) under some sections is not covered as stated in the certificate table of benefits
- ✗ Cancellation for any losses arising from an epidemic or pandemic; however, this does not apply if you, a close relative, close business colleague or travelling companion receive a positive diagnosis of COVID-19 within 14 days of the date of travel
- ✗ Business travel
- ✗ Dental treatment other than for the immediate relief of pain
- ✗ Claims arising where the purpose of the trip was to receive medical treatment
- ✗ Claims arising from anxiety or depression which was diagnosed before the trip was booked
- ✗ Trips which begin before your insurance cover start date unless we agree otherwise
- ✗ Trips longer than the number of days permitted
- ✗ You taking part in activities excluded under the certificate
- ✗ Claims arising from your reckless or irresponsible conduct whilst under the influence of alcohol
- ✗ Claims arising from using drugs or substance abuse
- ✗ Winter sports unless you have elected this cover
- ✗ Money or documents not on your person and not locked in a safe or safety deposit box
- ✗ Items stolen from unattended vehicles unless there is evidence of violent and forcible entry and the items were taken from a locked, enclosed boot or concealed by the parcel shelf in the fixed position
- ✗ Your deliberate exposure to exceptional danger except in an attempt to save human life
- ✗ Claims arising from disinclination to travel for any reason



## Are there any restrictions on cover?

- ⚠ Claims arising from medical conditions where the ill or injured person knew of a terminal prognosis of 12 months or less when you booked the trip.
- ⚠ Claims arising from medical conditions where the ill or injured person was on a waiting list for in-patient treatment when you booked the trip.
- ⚠ Travelling against medical advice.
- ⚠ There is no cover for travel to or within areas to which the Foreign, Commonwealth & Development Office advise against 'all' or 'all but essential' travel.
- ⚠ You must meet the eligibility criteria on page 1 of the certificate.
- ⚠ There is a maximum amount payable for any one item, pair or set of items shown in the table of benefits.
- ⚠ Personal property, money and personal accident sections include lower limits for those under 16 years old.



## Where am I covered?

- ✓ You can choose either Worldwide or European cover - see Europe under Meaning of Words in the certificate wording.



## What are my obligations?

- You must take all reasonable and proper care to safeguard against accident or illness or loss of or damage to your property.
- You must comply with the terms and conditions of this insurance.
- You must contact the 24 hour emergency assistance provider should you need in-patient treatment, medical repatriation, additional accommodation, search and rescue assistance or you need to curtail a trip.
- You must notify any claim other than legal expenses within 31 days of the event (within 180 days of the event for legal expenses).
- When making a claim you must provide all information honestly and accurately.
- You must pay the excess shown in the certificate table of benefits for each claim.



## When and how do I pay?

This insurance is paid for by your employer who will provide you with information on how you may elect and pay.



## When does the cover start and end?

Trip cancellation and rearrangement is covered during the period of insurance as shown on the certificate schedule. For all other cover sections, provided the trip starts during the period of insurance, cover continues until the trip ends.



## How do I cancel the contract?

If you decide the cover does not meet your insurance needs then you can cancel within 30 days after the cover starts provided you have not travelled and no claims have been or will be made.

You may also cancel on the happening of one of the lifestyle events specified in the certificate wording. You should notify your employer who will handle cancellations and arrange any refund due.