

Travel Insurance

Insurance Product Information Document

Company: White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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, our FRN is 203320.

Product: Villa Plus – Single Trip Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your Document of Insurance.

What is this type of insurance? This is a travel insurance policy.



What is insured?

We offer a tailor made single trip policy for clients' of **Villa Plus**.

The policy covers each insured person **up to** the following amounts:

✓ Cancellation – If you are unable to go on your trip	£3,000
✓ If you are delayed	£100
✓ If you miss your departure or onward connection	£800
✓ Abandonment – If you decide to abandon your travel plans	£3,000
✓ If you are denied boarding on your return journey	£560
✓ If you need emergency medical treatment abroad	£2m
✓ If you need to be brought home	£250,000
✓ If you are buried or cremated abroad	£2,000
✓ If you are admitted to a public hospital	£300
✓ If you are taken ill or injured in your home country	£3,000
✓ Curtailment – If you have to cut short your trip	£3,000
✓ If your checked-in baggage is delayed	£200
✓ If your valuables are lost, stolen or accidentally damaged	£300
✓ If your other possessions are lost, stolen or accidentally damaged	£1,500
✓ If you cash or event tickets are lost or stolen	£300
✓ If you need emergency travel documents	£250
✓ If you need legal advice	£10,000
✓ If you are killed, injured or disabled following an accident	£25,000
✓ If you are held legally liable for injury or damage	£1m



What is not insured?

- ✗ Deductibles (also known as excesses) apply on the **Villa Plus** policy and are shown in the Policy Wording – you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover if you purchased this policy with the reasonable intention or likelihood of claiming.
- ✗ There is no cover for cancellation due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.
- ✗ Existing medical conditions that you have not told us about or where we have not agreed to cover them in writing.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which would mean that you cannot travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear).
- ✗ Any trip involving a cruise.
- ✗ Any trips outside of Europe.
- ✗ Any mobile or smart phone, or laptop computers.



Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private medical facilities if adequate public medical facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, a group member is waiting to have any medical investigations, or the results of any tests or investigations, unless these related to an already diagnosed condition you've already told us about and we have agreed to cover in writing.
- ! There is no cover for valuables, gadgets, possessions or money unless they are on your person, or in a safe/safety deposit box or out of sight and locked in your accommodation.



Where am I covered?

This policy will only provide cover whilst you are travelling within Europe.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: www.gov.uk/foreign-travel-advice



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone insured on the policy.



When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the Villa Plus website www.villaplus.co.uk or you can call on **01732 836 686**.



When does the cover start and end?

Single trip travel insurance covers the period from the date you pay your premium until the return date shown in your booking confirmation invoice.



How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling Villa Plus on **01727 836 686** within 14 days of purchase to obtain a full refund of the premium paid.

We will consider a partial refund of your premiums should you wish to cancel your policy outside of the 14-day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy.

If we do agree to a refund, then it will not be greater than 50% of the premium you have paid.