Leisure & Business Travel Insurance

Insurance Product Information Document

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Product: Snowcard Single Trip and Annual Multi Trip Travel Insurance

This Insurance Product Information Document provides a summary of the key information for this product and doesn't take into consideration your specific demands and needs. The full information is provided in the insurance schedule and the policy wording. This document is for policies issued on and from 01 August 2026

What is this type of insurance?
This policy provides protection against financial loss both before and whilst you are on a trip in respect of specific events (for example medical costs whilst abroad, cancellation, loss, theft or damage to your personal belongings). Optional covers are available, these will be shown on your policy schedule if you choose to include them.

What is insured?

- ✓ Emergency medical, repatriation and other expenses - up to £10 million for hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your trip.
- ✓ Personal accident - up to £25,000 compensation if you lose your sight or limb or are unable to ever work following an accident on your trip.
- ✓ Personal liability - up to £2 million costs for damage you cause to a third party or their property.
- ✓ Legal expenses - up to £25,000 legal costs and representation to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

Optional cover

See your policy schedule for details of the optional or variable cover(s) that you have selected. They may include:

- Personal belongings (which includes up to your selected amount for baggage, plus up to £500 delayed baggage, up to £500 money and documents and up to £500 passport cover)
- Sports equipment (which includes up to your selected amount for Sports equipment and additional equipment hire)
- Techno pack (which includes up to your selected amount for Techno pack items)
- Cancellation or cutting short your trip (which also includes up to £500 travel delay, up to your selected amount for abandonment, up to £1,000 missed departure, up to £5,000 hijack, up to £1,000 catastrophe and up to £1,000 travel disruption cover)
- Maximum trip duration extension

What is not insured?

- × Costs that you can recover from elsewhere.
- × Deciding you no longer wish to travel.
- × Traveling against medical advice.
- × Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- × The tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you.
- × Claims where you cannot provide sufficient supporting evidence.
- × The policy excess that is applicable to each person, section and/or claim.
- × You not following any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- × Claims arising from an epidemic or pandemic, except for the cover described under the "Medical, repatriation and other expenses" and (where selected) the 'If your trip is canceled or cut short' sections.

Are there any restrictions on cover?

- ! You must be resident of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions are excluded. You must be aged 75 years or under at the start date of your policy. Certain levels of cover may also be restricted according to the age of the insured person.
- ! For annual multi trip policies trips booked to last longer than 31 days cannot be covered unless a duration extension has been purchased to increase this limit.
- ! There are General conditions and section specific Special conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

Where am I covered?

- ✓ You are covered for travel to the country/countries as shown on your policy schedule.
- ✓ Trips in the United Kingdom are only covered when there is at least one night's accommodation which you have booked and paid for in advance.
- ✓ You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit gov.uk/foreign-travel-advice.

What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.
- Please read the policy 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.
- You must report any theft, damage or loss or to the police within 24 hours of discovery or, where applicable, to your travel
- carrier.

When and how do I pay?

Please refer to Snowcard Insurance Services www.snowcard.co.uk

When does the cover start and end?

Cancellation cover (when selected) for single trip policies begins when you buy your policy or the date you booked your trip (whichever is the later) and ends at the beginning of your trip and for multi trip policies begins on the start date of your policy or the date you booked your trip (whichever is the later) and ends at the beginning of your trip.
The cover for all other sections starts at the beginning of your trip and finishes when you return home or at the policy expiry date as shown on your insurance schedule, whichever is earlier.
For 'already departed' single trip policies cover starts the day after the date of policy purchase and finishes when you return home or at the policy expiry date as shown on your insurance schedule, whichever is the earlier.

How do I cancel the contract?

How do I cancel the contract?
Please contact Snowcard Travel Insurance at assistance@snowcard.co.uk to cancel your policy and find out if any fees or charges will be applied. You have 14 days from either the purchase date of the policy or the date that you receive the policy document (whichever date is later) to cancel the cover.
Cancellation within 14 days
Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.
Cancellation after 14 days
You may still cancel the contract after this 14 day cancellation period but no refund will be made.