

Travel Insurance

Insurance Product Information Document

Company: Euroins AD

Product: Snowcard Travel policy - Single Trip and Annual Multi Trip

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This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the insurance schedule and the policy wording.

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?

- ✓ Medical expenses abroad - up to £10m
- ✓ Cancellation of a trip - as selected by the policy holder
- ✓ Personal belongings - as selected by the policy holder
- ✓ Missed departure, extra travel and accommodation expenses if cancellation selected - Up to £1,000
- ✓ Curtailment (returning home early) - as selected by the policy holder
- ✓ Delay if cancellation selected - up to £350
- ✓ Abandonment of your trip after a 12 hour delay if cancellation selected - as selected by the policy holder
- ✓ Temporary loss of personal belongings if personal belongings selected - up to £300



What Is Not Insured?

- ✗ Costs that you can recover from elsewhere.
- ✗ Deciding you no longer wish to travel.
- ✗ Travelling 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.
- ✗ You travelling contrary to the regulations of your transport provider.
- ✗ Travelling against Foreign, Commonwealth and Development Office government advice unless that advice relates solely to coronavirus and you are travelling within Europe.
- ✗ Any cancellation or curtailment claims arising from government or Foreign, Commonwealth and Development Office advice warning against all travel, or all but essential travel for any reason including epidemic or pandemic, including but not limited to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARSCOV- 2) or any mutation of these.

Optional cover

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

- Sports equipment
- Techno Pack
- Maximum trip duration extension



Are there any restrictions on cover?

- ! You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- ! If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- ! If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.



Where am I covered?

- ✓ You are covered for travel to the country/countries as shown on your policy schedule



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.



When and how do I pay?

Please refer to Snowcard Insurance Services.



When does the cover start and end?

Cancellation cover will take effect when you purchase the policy, all other sections are operative between the departure and return dates shown on your schedule.



How do I cancel the contract?

Please contact Snowcard Travel Insurance to cancel your policy and find out if any fees or charges will be applied.

Cancellation within 14 days

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. However we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days.

Cancellation after 14 days

There is no refund of premium after the 14 day period.