

SINGLE & MULTI-TRIP TRAVEL INSURANCE

Insurance Product Information Document

Company: Collinson Insurance Services Ltd trading as Columbus Direct is authorised and regulated by the Financial Conduct Authority. FS Number 311883

Product: Columbus Gold Policy



This document provides a summary of the main cover and exclusions to help you decide if the cover meets your needs. The full terms and conditions can be found in the policy wording and your policy schedule. It is important that you read all documents carefully.

What is this type of insurance?

This is a personal travel insurance policy which provides a package of benefits which can be bought either as a Single Trip or Annual Multi-Trip policy. Your chosen cover and any selected additional options are shown on your policy schedule.



What is insured?

Overall limits are shown per person, per policy section (except where otherwise stated) – excesses and limits within a section may apply. Refer to your policy schedule for full details.

- ✓ **Cancellation or Cutting Short Your Trip – Up to £5,000**
Cover for any non-refundable unused travel and accommodation costs if you must cancel or cut a trip short due to certain reasons specified in the policy. This includes some cover for Coronavirus (Covid-19) please see the policy wording for details.
- ✓ **Emergency Medical Expenses – Up to £15 million**
Cover for emergency medical treatment and additional expenses, repatriation, and the services of a medical assistance company, outside your home country.
- ✓ **Baggage – Up to £2,500**
(Single Article Limit - £300, Valuables Limit £500 in total)
Cover while on a trip for loss, theft or damage of items that are usually carried or worn.
- ✓ **Personal Money and Passport – Up to £500**
(Cash Limit £300)
Cover while on a trip for loss, theft or damage of any cash or a passport you are carrying or left in a safety deposit box.
- ✓ **Delayed Departure – Up to £300 total (£30 per 12 hours)**
Cover if your first outward or final inward international departure is delayed for at least 12 hours due to the reasons shown in the policy.
- ✓ **Missed Departure – Up to £1,500**
Cover for additional travel and accommodation costs if you are delayed getting to your departure point of your booked transport due to the reasons shown in the policy.
- ✓ **Personal Accident – Up to £15,000**
Cover because of accidental bodily injury which within 12 months causes loss of limb, loss of sight or permanent total disablement or death (death benefit reduced to £3,000 if not aged 18-70).
- ✓ **Personal Liability – Up to £2 million (per policy)**
Cover if you are legally liable to pay costs due to an accident that causes injury, death to a person or loss or damage to property.

Compulsory and Optional additional cover available

You must refer to your policy schedule which will confirm the cover you have in place including any of the following upgrades:

- Winter Sports (Compulsory for Winter Sports trips)
- Winter Sports Equipment Top-up & Search and Rescue (Optional)
- Gadget Cover - £1,000 per policy (Optional)
- Zero Excess (Optional)
- Extended Trip Disruption Cover (Optional)
- Covid-19 Upgrade (Optional)
- Cruise Cover (Optional)
- Business Travel Upgrade (Optional)
- Golf Cover (Optional)
- Adventure Pack (Optional)



What is not insured?

- ✗ Existing medical conditions unless declared and accepted by us in writing.
- ✗ Existing medical conditions of a close relative, travelling companion or someone you were going to stay with if, at the time of buying this insurance, it was highly likely that their condition would deteriorate.
- ✗ Any reason you know about, when buying the policy or booking a trip, that may cause you to make a claim.
- ✗ Travelling against the advice of a doctor or travelling with the intention of obtaining medical treatment or consultation abroad.
- ✗ An undiagnosed medical condition or if a terminal prognosis has been given.
- ✗ Alcohol consumption that has caused or actively contributed to costs being incurred.
- ✗ Being under the influence of drugs, solvent abuse, self-exposure to needless risk (including climbing jumping or moving between balconies) or an illegal or criminal act.
- ✗ Medical treatment that can wait until you get home.
- ✗ Loss or theft not reported to the police within 24 hours of discovery.
- ✗ Mobile phones, tablet computers, laptops or any other gadgets listed in the policy unless the gadget upgrade is purchased or where you have the annual policy.
- ✗ Skiing, snowboarding and other activities unless Winter Sports cover has been purchased.
- ✗ Any sports and activities specifically excluded in the policy wording or those not listed as covered.
- ✗ Riding a motorcycle above 125cc or where you don't have a full UK licence, or valid CBT certificate (DL196), are not following the local safety laws, or riding on recognised roads.
- ✗ Any departure delay that is not affecting an international outbound or inward journey, is less than 12 hours, or is not caused by one of the reasons listed in the policy.
- ✗ Apart from the Medical Sections of Cover, and certain events under the Trip Disruption Sections of Cover this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease (including but not limited to Covid-19) or any related or mutated form of the virus unless Covid-19 cover has been purchased.
- ✗ Any action arising from a regulation or instruction given by any government or public authority under the Trip Disruption Sections of Cover.
- ✗ Covid claims where tests are not administered/witnessed by an independent authority. Pictures of self-administered positive test result are not accepted.



Are there any restrictions on cover?

- ! Under most sections an excess of up to £50 per person, per incident and per section of cover is deducted from a claim:
- ! Any trip that doesn't start and end in the UK or if a return ticket has not been bought.
- ! Under Annual Multi-Trip Policies:
 - there is a maximum individual trip limit of 45 days (upgrade to 60 days available); and
 - trips within the UK have a minimum requirement to have 2 nights pre-booked and paid accommodation.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your policy schedule.
- ! There is no cover to travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel.
- ! Valuables, gadgets and money must be kept with you or left in a safety deposit box.



Where am I covered?

- ✓ You are covered in the geographical area selected by, which include:
 - The destination country selected (Single Trip policies only)
 - Europe including Egypt, Morocco and Tunisia.
 - Worldwide **EXCLUDING** USA, Canada, the Caribbean, and Mexico
 - Worldwide **INCLUDING** USA, Canada, the Caribbean, and Mexico

Cover is provided only where the Foreign, Commonwealth & Development Office (FCDO) have not advised against all travel.



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could mean that the policy is invalid and all or part of a claim may not be paid.
- Make sure you check that all the information on your policy schedule and any medical endorsements is correct and contact us if anything needs to be changed.
- To read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Notify us of any changes to the policy including if you or anyone insured under the policy has a change of health. This must be as soon as possible and before you travel.
- Contact the assistance company if you or any other person insured by your policy requires at least 1 nights stay as an inpatient for medical treatment, repatriation or if you need to return home early.
- For loss, theft or damage claims you must get report this to either the police and/or the public transport provider and provide a report confirming this.
- A claim must be submitted within 60 days of your return from your trip.



When and how do I pay?

You can pay for the insurance with a debit or credit card. You will pay your premium as a one-off payment at the point of purchasing a policy or prior to renewing an Annual Multi-Trip policy.

Where your Annual Multi-Trip policy is due to automatically renew, we will write to you before your policy is due to expire to provide you with details of the new premium and any details of any changes to the terms and conditions of your policy. Payment will be taken around 14 days before your policy is due to renew and we will contact you if there are any problems with the payment card.



When does the cover start and end?

Your cover will start and end on the dates chosen by you and these will be shown in your policy schedule.

For Single Trip policies - cancellation cover starts as soon as you purchase a policy.

For Annual Multi-Trip policies - all cover starts on the policy start date chosen by you. For cancellation cover to begin immediately for any trips you've already booked, make sure you start the policy on the date of purchase. If you do not renew the policy, cancellation cover for trips after the end date of your policy is provided only up to the end date of this policy.



How do I cancel the contract?

You can cancel your policy up to 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a full refund of premium provided you have not started a trip to which the insurance applies and you have not made a claim.

Following the expiry of your 14-day cancellation period, you continue to have the right to cancel your policy at any time during its term by contacting us, but no refund of premium will be available.

To exercise this cancellation right, contact Columbus Direct by email at customer.services@columbusdirect.com

IMPORTANT INFORMATION



Statement of Demands and Needs

Your demands and needs are those of a customer who requires a package of travel insurance benefits to cover either a single trip or for multiple trips within the geographical area you select and for the specified period of insurance.

Please note that this statement does not constitute advice or a personal recommendation.

Claim notification

For emergency medical expenses and repatriation claims whilst abroad, please contact Tel: **+44 (0)144 444 2390**

For all other claims, register your claim online via **columbusdirect.com/claim**

You can contact us by email via **claims@columbusdirect.com**.

How to make a complaint

If you are not happy with any aspect of this insurance cover, claims service or assistance service you should contact:

The Complaints Officer, Sheencroft House, 10 – 12 Church Road, Haywards Heath, West Sussex, RH16 3SN.

Email: complaints@collinsoninsurance.com

Financial Ombudsman Service

If you remain dissatisfied after receiving our final response to your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of receiving our response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. The Ombudsman is an independent organisation and will review your case. Their address is: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Phone: 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile. You can visit the Financial Ombudsman Service website at www.fos.org.uk.

If you take any of the action mentioned above, it will not affect your right to take legal action.

The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.