

Forces Mutual Travel Insurance

Insurance Product Information Document

Company: SiriusPoint International Insurance Corporation

Product: Travel Policy

SiriusPoint International Insurance Corporation is a UK establishment of Sirius Point International Insurance Corporation (Publ), UK Establishment Number BR002760, Company Number FC018332. Registered Address 33 Gracechurch Street, London, EC3V 0BT.

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information can be found in the full policy documentation. It is important that you read all these documents carefully.

What is this type of insurance?

This policy covers against incurring costs or financial loss in respect of specific events both before and whilst on a trip and provides personal liability cover for injury or damage you may cause to others or their property.



What is insured?

All amounts are per person unless stated:

- ✓ **Emergency Medical expenses abroad – up to £5m.**
Cover for emergency medical treatment, repatriation and the services of a medical assistance company.
- ✓ **Cancellation of, or cutting short – up to £4,000.**
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy.
- ✓ **Personal Belongings – up to £2,000**
Cover for your luggage and personal belongings if they are delayed, lost, stolen or damaged during your trip.
- ✓ **Missed departure, extra travel and accommodation expenses - up to £500**
Cover for additional travel and accommodation costs if you arrive too late to travel on your booked transport due to certain reasons specified in the policy.
- ✓ **Personal Liability up to £2m.**
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.
- ✓ **Delayed departure – up to £100**
If your trip is delayed by more than 12 hours for certain reasons, we will pay a benefit for every full 12 hours of delay.
- ✓ **Activity Equipment cover up to £1,000.**
Cover for the repair or replacement of your activity equipment which is lost, stolen or damaged on your trip.
- ✓ **Personal Accident cover up to £25,000.**
Cover for accidental bodily injury within 12 months causes your death (up to age 65) or loss of limb, loss of sight or permanent total disablement.
- ✓ **Money and documents cover up to £500.**
Cover for loss and theft of your own money and documents.

Optional covers you may have chosen

- Winter sports cover.
- Hazardous activities cover (Level 1 or 2).



What is not insured?

- ✗ Cover for pre-existing medical conditions. Please see the "important conditions relating to health" section of the policy booklet.
- ✗ 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.
- ✗ Travelling against government advice.
- ✗ An excess applies to some sections of the policy. This is the part of the claim you have to pay.
- ✗ Any claim resulting from your participation or practise in professional sports or entertaining.
- ✗ Any claim as a result of the insured person being under the influence of alcohol or any illegal drug.
- ✗ Any claim arising from wilfully putting yourself at risk, suicide or attempted suicide or sexually transmitted disease.
- ✗ Apart from section F (Emergency Medical and Other Expenses) and certain events under Section A (Holiday Cancellation or Curtailment Charges) this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease (including but not limited to Covid-19).



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.
- ! For trips within the UK to be covered, they must include at least one night pre booked accommodation.
- ! 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.
- ! Maximum individual trip length of 45 days (17 days for trips including winter sports).



Where am I covered?

- ✓ The policy provides the cover as shown in your schedule.



What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information and tell us of any change in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- Contact the assistance company as soon as possible if you or any other person insured by your policy requires inpatient medical treatment, repatriation or your claim is likely to exceed £500.
- Notify us of any claim within 60 days of returning home from your trip.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.
- If we request you to do so, you must undergo medical examinations at our expense.
- 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.



When and how do I pay?

Premiums will be collected via monthly direct debit on the date specified when you purchased this policy.



When does the cover start and end?

Your cover commences on the date shown in your policy schedule for one calendar month and any further calendar months until you or we cancel it, subject to you paying your monthly premium.



How do I cancel the contract?

To cancel your policy you should contact Forces Mutual.

Telephone: 0151 363 5290.

Write to: Forces Mutual, Floor 3, Exchange Station, Tithebarn Street, Liverpool, L2 2QP.

Visit the "Contact Us" section of the website at www.forcesmutual.org

We hope that you will be happy with your insurance policy. However if this policy does not meet your needs you have 14 days from the date you purchased this policy or the date you received your policy documents, whichever is later to cancel the policy. Providing there has been no claim or incident giving rise to a claim any premium paid will be refunded. If you cancel your policy at any other time, as you pay monthly by direct debit, cover will continue until the end of that calendar month and no refund will be provided.