

Travel Insurance

Insurance Product Information Document

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Authorised and regulated by the Financial Conduct Authority, Financial Services Register number 307523.

HOME & LEGACY

EXPERTLY CRAFTED
INSURANCE

COMPANY: HOME & LEGACY

PRODUCT: MULTI TRIP TRAVEL

This document summarises the key features of Multi Trip Travel. Your policy documentation provides the terms & conditions, and other important information. Details of the specific cover you selected to meet your individual needs are in your schedule.

What is this type of insurance?

Multi Trip Travel is designed to complement Home & Legacy home insurance policies to offer annual travel insurance cover for you and members of your household permanently living with you at your insured home, up to and including age 79.



What is insured?

CANCELLATION OR CURTAILMENT CHARGES

- ✓ Your part of unused accommodation, transport and other travel expenses that cannot be recovered up to £7,000 per person (including due to being diagnosed with an epidemic or pandemic disease such as COVID-19)

EMERGENCY MEDICAL AND OTHER EXPENSES

- ✓ Up to £10,000,000 if you are injured, taken ill (including epidemic or pandemic diseases, such as COVID-19), have an accident or die during your trip

DELAYED DEPARTURE

- ✓ Compensation for delays up to £400

MISSED DEPARTURE

- ✓ Up to £500 to get to your destination or back home because you do not get to the departure point in time

DELAYED BAGGAGE

- ✓ Up to £400 for essential replacement items if your baggage is stolen or temporarily lost for more than 12 hours on the outward journey

LOSS OF PASSPORT

- ✓ Up to £300 to get a temporary replacement while away and to replace your passport when back

PERSONAL LIABILITY

- ✓ Up to £2,000,000 for anything you cause during your trip for which you are legally liable, e.g. injury to a person, damage to property

PERSONAL ACCIDENT

- ✓ £25,000 following an accident which causes your permanent physical disablement or death

OVERSEAS LEGAL EXPENSES AND ASSISTANCE

- ✓ Access to a 24 hour helpline for advice on any travel related legal problem to do with a trip outside the UK

OPTIONAL – WINTER SPORTS (IF REQUESTED)

- Ski pack costs if you have to cancel or curtail your trip due to illness or injury
- Ski equipment hire costs if yours is stolen or temporarily lost for more than 12 hours on your outward journey



What is not insured?

- ✗ The exclusions which are referred to in the policy wording
- ✗ Lost or stolen baggage or money lost or stolen while travelling. This cover may be available under your home insurance policy, if the contents section is included

CANCELLATION OR CURTAILMENT CHARGES

- ✗ Strikes
- ✗ Incidents if you do not have a medical certificate from the doctor treating you, stating you need to return home early

EMERGENCY MEDICAL AND OTHER EXPENSES

- ✗ Medical costs over £250 which we have not authorised
- ✗ Treatment as an in-patient or repatriation we have not authorised
- ✗ The cost of treatment not directly related to the injury or illness that caused the claim

DELAYED DEPARTURE

- ✗ Missed connections

PERSONAL ACCIDENT

- ✗ Claims arising more than 1 year after the original accident



Are there any restrictions on my cover?

- ! Limits of cover shown in the policy wording
- ! UK trips less than 2 nights, any trip exceeding 45 days, one way trips

- ! Excesses shown on the schedule

DECLARING HEALTH OR MEDICAL CONDITIONS

- ! Existing medical or health conditions must be declared and accepted by the insurer before travelling

LEVEL OF MEDICAL COVER PROVIDED

- ! This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring on your trip

SPORTS & ACTIVITIES COVER

- ! Taking part in winter sports or certain hazardous sporting or leisure activities without our prior agreement. Refer to the policy wording for a list of activities automatically covered

AGE ELIGIBILITY

- ! This policy will only cover those aged 79 or under, at the commencement date of the policy
- ! Cover is only available if you are resident in the UK and have not spent more than 6 months abroad during the year before the policy was issued. You must also be registered with a medical practitioner in the UK



Where am I covered?

- ✓ Worldwide, including USA



What are my obligations?

- To pay the cost of the insurance
- To provide complete & accurate answers to the questions asked when you take out, renew and amend your policy
- To tell us as soon as possible if you need to make a claim and give us any information we may need
- To tell us as soon as possible about changes in your personal circumstances that may affect the cover provided. If we are not this could invalidate your claim
- You must not travel against your home country's government advice or against the advice of the local authority at your trip destination



When and how do I pay?

- Please pay the premium before the cover first starts or renews
- We will write to you before your renewal date to let you know the renewal premium
- You can pay us using debit/ credit card or electronically
- If you wish to pay by instalments, we can introduce you to a specialist premium finance loans company. There is a charge for credit



When does the cover start and end?

- The period of insurance is shown on your relevant policy schedule



How do I cancel the contract?

- You can cancel this policy at any time by contacting your insurance intermediary or calling Home & Legacy on 0344 893 8360
- If you cancel within 14 days of purchase provided you have not travelled, made a claim or intend to make a claim you will be entitled to a full refund of the premium paid. If you have travelled or made a claim the amount of refund will be calculated proportionately for the time for which you have been covered based on the annual premium payable
- If you cancel after the first 14 days, you will not be entitled to a refund of the premium paid
- If you cancel your Home & Legacy home insurance policy, this contract will automatically be cancelled at the same time.