

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Civil Service Insurance Society Travel Insurance – Annual Multi Trip

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical area and the cover dates you have chosen.



What is insured?

✓ Cancellation	up to £5,000
✓ Emergency Medical & Repatriation Expenses	up to £5,000,000
✓ Curtailement (Cutting Short Your Trip)	up to £5,000
✓ COVID-19 cover - up to limits shown under Cancellation, Curtailement and Emergency Medical & Repatriation Expenses sections above	
✓ Personal Accident	up to £25,000
✓ Missed Departure	up to £400
✓ Travel Delay	up to £100
✓ Personal Baggage	up to £2,000
✓ Baggage Delay	up to £150
✓ Personal Money	up to £250
✓ Personal Liability	up to £2,000,000
✓ Legal Costs and Expenses	up to £25,000

Winter Sports Cover:

✓ Inability to ski	up to £150
✓ Ski Hire	up to £200
✓ Avalanche	up to £150
✓ Piste Closure	up to £150



What is not insured? Any claim:

- ✗ Some sections of the policy are subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any tests or investigations unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on today's prices less a deduction for wear, tear and depreciation.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ Any claim for personal baggage where you have not taken steps to prevent loss.
- ✗ Any claim arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Any claim arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 sections.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, Channel Islands and Isle of Man
- ! Maximum age is 75 years for persons travelling to the USA or Canada. For all other destinations, there is no upper age limit
- ! Maximum trip limit is 45 days
- ! Winter Sports Cover
 - Maximum age is 65 years when the policy started
 - Up to 17 days in total under Annual Multi Trip policies



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim.

To cancel the policy, please call the Civil Service Insurance Society on 01622 766 960.