

MIS Travel Insurance

Insurance Product Information Document

Company: MIS Claims

Product: MIS UK Backpackers Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of Insurance?

MIS UK Backpackers Insurance is subject to the terms, conditions and exclusions contained in the policy document, provides certain financial and medical assistance for your trip. Wintersports is available as an optional extra.



Significant Features and Benefits

- ✓ Provides cover for travel and accommodation that have been pre paid or you are contracted to pay for and cannot get back if you cancel or cut short your holiday.
- ✓ Provides cover for costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance.
- ✓ Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.
- ✓ Provides cover for cash and traveller's cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.

Section A - Cancellation and Curtailment

Sum Insured (up to) Cover £2000

Section B - Emergency Medical Expenses and Repatriation

Sum Insured (up to) Cover £3 million

Section C - Personal Effects and Baggage

Sum Insured (up to) Cover £1000

Section D - Personal Money

Sum Insured (up to) Cover £200



What is not insured?

If you are aware that you or any person whose ill health would force you to cancel or cut short your trip, or have been admitted as an inpatient in the past twenty four months, or have suffered from or received any form of medical advice, treatment or medication for a

- 1. Heart or Circulatory related condition (e.g. Hypertension, Angina, Stroke etc...)**
- 2. Lung or Breathing related condition other than well controlled, mild Asthma, suffered in isolation**
- 3. Cancerous condition**

Then you must contact the Medical Pre-screening company in order to arrange cover for that condition. Failure to advise the Medical Pre-screening company of a pre-existing medical condition may result in claims for those undisclosed conditions not being paid.

Contact the Medical Pre-screening company on 0344 573 4171.

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated. An age limit of 39 years on the date of departure applies.

To be eligible for this insurance policy you must be resident in the United Kingdom and registered with a Medical Practitioner in the area which you reside.

If you are planning to participate in a sport or leisure activity cover may not be available. Please refer to page 5 of the Policy. You may be covered when participating in certain winter sports if you have paid the appropriate additional premium.



Are there any restrictions on cover?

- ! To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. An excess of £100 per person applies (£20 in respect of LOD).
- ! To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to the United Kingdom. Medical cover does not apply to treatment received in the country in which you reside. An excess of £100 per person applies.
- ! To be able to claim, a written report is required to support the loss / theft / damage. For example, from the local police or from the transport carrier. The amount payable will include an allowance for wear and tear and depreciation. Your policy has a limit of £150 for valuables overall. Valuables are not covered if they are left in an unattended vehicle or are outside your control. An excess of £50 per person, per incident applies.
- ! To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss / theft. An excess of £50 per person applies.



Where am I covered?

- ✓ Cover is subject to the territorial limits if the chosen policy.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

You can pay your premium as a one off payment. Payment is made via your insurance broker.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.

Your Insurer

This insurance is arranged by MIS Motorist Insurance Services Limited and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

MIS Motorist Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Making a claim

If you need to make a claim, please obtain a claim form no later than 31 days after the event by contacting us in one of the following ways:

- Calling us on 028 9041 0220
- Emailing us at claims@misclaims.com
- Writing to us at Motorists Insurance Services Ltd., Beechwood House, 37a Comber Rd, Dundonald, BT16 2AA

On all correspondence please tell us you are insured by MIS Travel Insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

Complaints regarding the SALE OF THE POLICY

Please contact the administrator who arranged the insurance on your behalf.

MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA

Telephone: 028 90 410220

Complaints regarding CLAIMS

Managing Director, MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA

Telephone: 028 90 410220 Email: claims@misclaims.com

On all correspondence please tell us you are insured by MIS Travel insurance and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer.

What happens if we can't meet our liabilities?

Great Lakes Insurance SE, is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if Great Lakes Insurance SE cannot meet their obligations. Most insurance contracts are covered for 90% of the claim with no upper limit. This depends on the type of business and the circumstances of the claim. You can get more information about the compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk. You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or you can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY.