

Travel Insurance

Insurance Product Information Document

Company: Motorists Insurance Services Ltd

Product: UK Backpacker Policy

Motorists Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 307266

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will pay you for costs incurred should you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection against the loss of baggage and personal effects and the cost of medical expenses incurred while abroad



What is insured?

- ✓ Cancelling or curtailment
- ✓ Medical expenses
- ✓ Hospital benefit
- ✓ Personal effects & baggage
- ✓ Personal money
- ✓ Holiday abandonment
- ✓ Hijack
- ✓ Missed departure
- ✓ Personal accident
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Catastrophe
- ✓ Mugging



What is not insured?

- ✗ The excess shown in your schedule
- ✗ Any claims arising from a sport or other activity which is not shown in the list of acceptable activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ Any claim relating to drug or alcohol abuse.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.



Are there any restrictions on cover?

- ! You must be permanently resident within the United Kingdom and registered with a medical practitioner within the United Kingdom
- ! You must be aged 39 or under to purchase a single trip policy
- ! This policy will not provide cover if you do not have the appropriate passport or visa, or are travelling against medical advice, or have not received the required vaccines, medicines or inoculations for your trip.
- ! This policy does not offer cover for all medical conditions or situations. You must tell us about all medical treatments, appointments, tests, investigations, medical conditions or illnesses that apply to you, or anyone named as an 'insured party'.
- ! The maximum amount we will pay for each section is shown on your schedule



Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



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.
- ✓ You must follow our claims process which can be found in your policy documentation



When and how do I pay?

You can pay your premium as a one-off payment, annually or in monthly instalments.



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?

By telephone, email or post. If you cancel your policy 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.

Important Information

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 can call, email or to write to us:

Complaints regarding the SALE OF THE POLICY and CLAIMS
MIS Claims, Beechwood House, 37 Comber Road, Belfast BT16 2SA
Tel: 02890 410220
Email: claims@misclaims.com

If your complaint cannot be resolved by the end of the third working day, the administrator will pass it to:

The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS19 1RJ
Tel: 0345 218 2685
Email: customerrelations@ukgeneral.co.uk

On all correspondence please tell us you are insured by MIS 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.

Complaints regarding SCHEDULED AIRLINE FAILURE (Section N)
IPP Limited, IPP House 22-26 Station Road, West Wickham, Kent, BR4 0PR
Tel: 0208 776 3750
Email: info@ipplondon.co.uk

If you are not satisfied with the response to your complaint about SCHEDULED AIRLINE FAILURE ONLY, you may write to

Complaints Team, Lloyds, One Lime Street, London, EC3N 7HA
Email: complaints@lloyds.com

If it is not possible to reach an agreement on any complaint, 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 less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR
Tel: 0300 123 9123
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 it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.