

Travel Insurance

Insurance Product Information Document



Go Walkabout Travel Insurance is arranged and Underwritten by Travel Insurance Facilities Plc, which is authorised and regulated by the Financial Conduct Authority, FRN 306537 Registered in England & Wales, Number 3220410

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your policy schedule.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer a single trip policy option through our Working Holidays level of cover

The policy covers the following

✓ If you are not able to go on your trip	£2,500
✓ If your departure is delayed by 12 hours or more	£200
✓ If you miss your departure from the UK	£1,000
✓ If you choose to cancel after a delay of 24 hours	£2,500
✓ If you need emergency medical treatment	£10m
✓ If you are confined in a public hospital	£200
✓ If you need to come home early	£500
✓ If your possessions are delayed	£100
✓ If your possessions are lost, stolen or damaged	£1,000
✓ If your cash is lost or stolen	£500
✓ If your passport is lost or stolen	£400
✓ If you are mugged or hijacked	£500
✓ If you are held legally liable for injury or damage	£2m
✓ If you need legal advice	£25,000
✓ If you suffer death or injury following an accident	£15,000
✓ End supplier failure	£3,000

You can add the following optional covers to the Working Holidays policy

- ✓ Gadget extension
- ✓ Return home extension



What is not insured?

- ✗ **Excesses** apply on the Working Holidays policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim.
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a cruise.



Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom, Channel Islands or a member of the British Forces Posted Overseas.
- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! 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 test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your Policy Schedule.

We have four options available to you; please call on 01424 223 964 for full definitions:

- ✓ Worldwide
- ✓ Worldwide excluding United States of America, Canada and the Caribbean
- ✓ Australia and New Zealand
- ✓ Europe
- ✓ UK



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

You must pay your premium before the policy can be issued. You can do this via Go Walkabout's website www.go-walkabout.co.uk or you can call Go Walkabout on 01424 223 964.



When does the cover start and end?

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling Go Walkabout on 01424 223 964 within 14 days of purchase to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not), you have not travelled, and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, we will refund 50% of the policy premium and any additional premium applied to your existing medical conditions.

Optional Gadget Extension supplied by Supercover Insurance Ltd.

Only applied if you have selected the option upon purchase and is reflected in your insurance documentation.

Insurance Product Information Document

Company: Supercover Insurance Ltd. Registered in England and Wales, registration no. 03058631. Authorised and regulated by the Financial Conduct Authority (No. 313806).

Product: Gadget and Mobile Phone Insurance

This document provides a summary of the key information relating to Gadget and Mobile Phone Cover and should be read in conjunction with your Policy Wording and insurance certificate to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

This Gadget and Mobile Phone policy entitles you to repair or replacement of your gadget(s), once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss or breakdown, whilst on your trip. Each Insured Person will be covered up to the level of cover chosen which will be shown on your insurance certificate.



What is insured?

- 2 Repair costs if your gadget is damaged as a result of an accident, whilst on your trip.
- 2 Repair costs if your gadget is damaged as a result of electrical or mechanical breakdown, whilst on your trip.
- 2 The cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip.
- 2 If your mobile phone is accidentally lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill.
- 2 If your gadget is intentionally or deliberately damaged due to the actions of another party, not including your immediate family, we will repair it. If it cannot be repaired it will be replaced.



What is not insured?

- ✗ Cover will not be provided for any gadget for which you cannot provide evidence of ownership and proof of usage.
- ✗ An excess fee for any claim which is shown on your insurance certificate.
- ✗ Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
- ✗ Theft:
 - Where all available precautions have not been taken to protect your gadget.
 - From a building, land or premises (including your holiday accommodation) that does not involve forcible and violent entry or exit from the building.
 - From any motorbike or motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a closed boot, locked pannier, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated.
 - Where your gadget was in the possession of a third party at the time of theft
- ✗ Losses where the circumstances cannot be clearly defined, i.e. you cannot confirm the time and place you last had the mobile phone, tablet or smart watch.
- ✗ Breakdown or damage caused deliberately by you, by you not following the manufacturer's instructions, by routine servicing, maintenance or cleaning, or by a manufacturer's defect or recall
- ✗ Wear and Tear
- ✗ Cosmetic damage other than minor screen cracks that does not affect performance
- ✗ Accidental loss for any gadget other than a mobile phone, tablet or smart watch.
- ✗ Electrical breakdown of laptops.
- ✗ The cost of any fraudulent calls or data if the loss or theft of your mobile phone has not been reported lost or stolen to the service provider within 24 hours of discovery, or any unauthorised calls or data exceeding £1,000
- ✗ Any claim arising from War, Terrorism, Radiation or Sonic Boom
- ✗ Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- ✗ Any claim for any gadget over the maximum sum specified on your insurance certificate.



Are there any restrictions on cover?

2

We can only insure gadgets that are:

- Purchased as new in the UK, or purchased as refurbished in the UK direct from the Manufacturer or Network, with evidence of ownership
- Not more than 18 months old at the date you start your trip in the case of laptops, and not more than 36 months old in the case of other gadgets, at the date you start your trip.
- In good condition and working order at the time the policy is purchased



Where am I covered?

Your gadgets are covered worldwide for the duration of your trip. Replacement or repair must be carried out in the United Kingdom.



What are my obligations?

-) Premiums must be paid on time
-) You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



When and how do I pay?

You pay your premium as part of the total premium payable for your travel insurance policy, by the method you choose to pay for your travel insurance premium.



When does the cover start and end?

Cover starts and ends on the dates specified on your insurance certificate. Cover for your gadgets is only in force whilst you are on your trip.



How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Go Walkabout within 14 days of purchase for a full refund to be considered.

End Supplier Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: End supplier failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.



What is insured?

Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any entity listed above that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man, Channel Islands or Ireland by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man, Channel Islands or Ireland prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure of any travel agent, tour organiser consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



Where am I covered?

- ✓ Anywhere in the world, provided the travel or accommodation was booked in the UK, Isle of Man, Channel Islands or Ireland.



What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with the general conditions within your main travel insurance policy.



When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.



How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.