

Journy Travel Insurance

Insurance Product Information Document

This product is underwritten by Capacity Insights on behalf of the insurer, Hamilton Insurance DAC, who are authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in connection with its UK branch. Firm reference No 484148. Registered Office : 2, Shelborne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, DO4 W3V6

Company: Capacity Insights

Product: Journy- Gold

This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided in your policy documentation.

WHAT IS THIS TYPE OF INSURANCE?

This insurance will pay you for costs incurred if you have to cancel or rearrange your travel plans due to unforeseen circumstances and offers financial protection and assistance in the event of certain travel emergencies which impact your safety or security when abroad.



WHAT IS INSURED?

We offer single trip and annual multi trip policy options

✓ Emergency Medical Expenses	Up to £10 million
Emergency Dental	Up to £250
Overseas Funeral/Repatriation of Remains Limit	Unlimited
✓ Diagnostics Limit	Up to £10,000
✓ Hospital Benefit	Up to £300
✓ Additional Medical Cover	Up to £2,000
✓ Cancellation or Curtailment	Up to £4,000
✓ Loss, Theft, Delay or Damage to Baggage	Up to £1,750
✓ Baggage Delay	£100
✓ Money and Passport	Up to £350
✓ Travel Delay	Up to £200
✓ Holiday Abandonment	Up to £4,000
✓ Missed Departure	Up to £750
✓ Missed Connection	Up to £750
✓ Legal Expenses	Up to £25,000
✓ Personal Liability	Up to £2m
✓ Personal Accident	Up to £15,000
✓ Mugging	Up to £1,000
✓ Hijack	Up to £1,000
✓ Natural Disaster	Up to £500
✓ End Supplier Failure	Up to £1,000
✓ Gadget	Up to £400

Options

Wintersports/Cruise/Excess waiver

Please refer to your policy wording for a full list of benefits and limits.



WHAT IS NOT INSURED?

- ✗ When you are travelling to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country have advised against all or all but essential travel.
- ✗ Pre-existing medical conditions unless declared and accepted by us in writing.
- ✗ Private medical/hospital treatment and any related private expenses unless agreed by the emergency assistance service.
- ✗ Sports or Activities unless defined as covered in the policy wording.

Please refer to your policy wording for a full list of exclusions.



ARE THERE ANY RESTRICTIONS ON COVER?

- ! You must not be more than 75 years of age at the date of purchase of this insurance (65 if travelling outside Europe).
- ! You must be a permanent resident in the United Kingdom, Channels Islands or Isle of Man and have your main home in one of these areas.
- ! You must have been in your main home for a minimum of 6 months in the year prior to purchasing this policy.
- ! You are not travelling against medical advice or with the intention of receiving medical treatment abroad.
- ! You are registered with a doctor in your main home country and you must be in your main home country at the time of purchasing this policy. Any trip that has already begun when you purchase this policy will not be covered.

Please refer to your policy wording for a full list of restrictions.



WHERE AM I COVERED?

- ✓ Exact areas covered are dependent on the region of cover you have selected – refer to 'Geographical Limits' in the policy wording for more detail.
- ✓ Regardless of cover selected, Afghanistan, Libya, Lebanon, Iran, Iraq, North Korea, Sudan, Syria, Ukraine, Central African Republic, Chad, Democratic Republic of Congo, Ivory Coast, Mali, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia and Yemen are excluded.
- ✓ Cover will remain in place for transit or stop-overs outside the region of cover that you have bought, provided they do not exceed 24 hours.



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 pay the applicable policy excess in respect of each claim.
- You must take reasonable care to protect against loss, damage, accident, injury or illness.
- You must tell us as soon as reasonably possible of any event which may result in a claim and follow our claims process which can be found in your policy documentation.



WHEN AND HOW DO I PAY?

You must pay your premium before the policy can be issued. Payment can be made by any of the payment options given by Journey at the time of purchase.



WHEN DOES THE COVER START AND END?

For single trip policies, cover starts as soon as you purchase your policy. You have immediate cover for cancellation. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your validation certificate.

For annual multi trip policies, cancellation cover starts from the start date stated on Your validation certificate or the time of booking any Trip (whichever is later) and ends on the departure date of any Trip

For all other sections of the policy, the insurance starts when You leave Your Home on the Direct Journey to start the Trip and ends at the time of Your return to Your Home on completion of the Trip



HOW DO I CANCEL THE CONTRACT?

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 and travel has not already taken place and 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, no refund will be made.