Travel Insurance

Insurance Product Information Document

Company: Nomadic Insurance Benefits Limited is regulated by the Central Bank of Ireland. We are registered in Ireland under Company Number 601851 and arrange this insurance on behalf of Certain Underwriters at Lloyd's in respect of Syndicate 2003 (the insurer, incorporated in the United Kingdom) who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

Product: World Nomads Travel Insurance for United Kingdom residents

This document is a summary of what is covered, not covered and the key limitations to cover. It is not personalised to your specific needs so you should read it together with the Policy Wording and Certificate of Insurance to understand the full terms, conditions, limits and exclusions. The Policy Wording is available when you get a quote at https://www.worldnomads.com and with your policy documentation, which is provided electronically.

What is this type of insurance?

Single trip travel insurance for permanent residents of the United Kingdom up to 64 years old for travel outside of the United Kingdom. You may buy it before leaving home or after you have left the United Kingdom.

What is insured?

You have a choice of a Standard Plan or an Explorer Plan, with different policy benefits, limits and sub-limits.

- ✓ Oversees medical costs and transport if you're sick or injured: Standard £5,000,000 Explorer £10,000,000
- ✓ Emergency dental treatment: Standard £300 Explorer £500
- ✓ Cash in hospital: Standard £200 (£20/day) Explorer £1,000 (£50/day)
- ✓ Funeral expenses overseas or the repatriation of your remains: £5,000
- ✓ Non-refundable costs if you need to cancel before you leave the UK for unexpected events shown in the Policy Wording: Standard £3,000 Explorer £5,000
- ✓ Costs to repair or replace lost, stolen or damaged baggage and personal items: Standard Plan £1,000 (£125 per item) Explorer £2,000 (£250 per item)
- ✓ Costs to replace your stolen or lost passport or driver's license: Standard £300 Explorer £600
- ✓ Payment for your accidental permanent total disablement if you're 16 years or older: Standard £10,000 Explorer £25,000
- ✓ Third party compensation and legal expenses for your negligence to other people or property: £2,000,000
- ✓ Automatic cover for certain sports and activities.
- ✓ Access to a 24 hour emergency assistance service.

Explorer Plans also provide:

- ✓ Costs up to £1,500 to resume your trip from home after your or your close relative's sudden illness, injury or death.
- ✓ Costs up to £1,000 if you're delayed for over 12 hours, miss your connecting flight or cannot use your accommodation due to the unexpected events shown in the Policy Wording.
- ✓ A £100/day payment (up to £2,000) if you're hijacked.
- ✓ £500 for the loss or theft of your money; limits apply for cash.
- ✓ £1,500 to pay the rental vehicle excess if the hire car is stolen or damaged and £500 to replace rental keys.

Additional cover, which you can choose to buy for either plan:

- ✓ Upgrade for higher risk sports and activities.
- ✓ Increased luggage cover for high value items: Standard £1,250 (£400/item) Explorer £2,000 (£750/item)

What is not insured?

- ✗ An excess as shown in the Summary of Cover, which is payable per person, per insured event.
- ✗ Any pre-existing medical condition as defined in the Policy Wording.
- ✗ Travelling for medical treatment, against medical advice or after a terminal condition has been diagnosed; routine or non-emergency treatment.
- ✗ Normal costs associated with pregnancy or childbirth or any pregnancy complication between 12 weeks before and 12 weeks after your baby's due date.
- ✗ You doing any sport or activity not listed in the Policy Wording, or agreed by us, or where you haven't paid the required additional premium.
- ✗ If you change your mind to travel or make booking errors.
- ✗ Permanent total disablement for under 16 year olds.
- ✗ Financial failure of any person, company or organisation.
- ✗ Any claims which breach UN resolutions or trade or economic sanctions or other laws of the EU, UK, Ireland or USA.
- ✗ Refunded or recoverable expenses claimable elsewhere.
- ✗ Excessive alcohol or drug use.
- ✗ Search and rescue costs.
- ✗ Any costs directly or indirectly due to war, terrorism, nuclear disaster, epidemics or your criminal or malicious acts.

Are there any restrictions of cover?

- ! You must contact our emergency assistance team if you require in-patient treatment, medical costs of more than £500, medical evacuation or curtailment; or we may limit or exclude your expenses.
- ! No cover for destination countries or regions where the appropriate premium has not been paid.

Are there any restrictions of cover?

- ! You must keep electronics, specified items and other valuables (as defined in the Policy Wording) with you, in a locked safe/deposit box or locked in your accommodation or campervan.
- ! The maximum you can claim for all non-specified valuables, including electronics, is £250 for Standard and £500 for Explorer.
- ! Depreciation will be applied to the value of personal items not specified.
- ! Maximum of 12 months cover for the period of insurance.
- ! A 72 hour waiting period for cover applies for policies purchased outside of the UK.

For Explorer Plan holders:

- ! Your departure or arrival must be delayed for over 12 hours before you're able to claim for additional expenses under either Travel Delay or Missed Connection.

Where am I covered?

- ✓ The overseas destination(s) outside of the UK you've chosen as shown on your Certificate of Insurance.

What are my obligations?

- You must answer all questions fully and honestly at all times and tell us immediately if there is any change to your policy or if there is any change in your circumstances.
- You must provide any information, evidence and receipts which we may request, including medical certificates, police reports and other reports as required to assess your claim.
- You must take care, where reasonably possible, to protect yourself and your belongings from loss, damage, accident, injury or illness.
- Do not assume your travel insurance will cover your costs; your policy explains the full details on what's covered, not covered and the limits, conditions and cancellation provisions which may apply.
- You must notify us as soon as reasonably possible if you need medical attention or evacuation. Our contact details can be found in your Policy Wording.

When and how do I pay?

Payment is required in full at the time of buying the insurance. Payment can be made by debit or credit card.

When does the cover start and end?

- If you buy this policy while in the UK, cover for pre-trip cancellation begins at the time you buy your policy and we issue your policy documents; this cancellation cover ends when you leave your home to begin your trip. Cover for all other benefits begins when you leave home to begin your trip or on your nominated policy start date, whichever is later.
- If you buy this policy while already travelling outside of the UK, cover for all benefits (except cancellation) begins 72 hours after you buy your policy and we issue your policy documents, and after the nominated policy start date, whichever happens latest.
- All cover ends when you return home to the UK or on the nominated policy end date, whichever happens first. If you return home to the UK on a temporary home visit before your policy end date, cover ceases until you resume your trip overseas and/or up to the policy end date.
- You may extend your policy before the nominated policy end date, up to a maximum of 12 months total trip duration, provided you meet certain requirements as explained in the Policy Wording.

How do I cancel the contract?

You may cancel your policy by contacting us or by signing into your World Nomads membership. If you cancel within 14 days of receiving your policy documentation, we will refund your premium paid, provided you haven't travelled under your policy and you are not making a claim or exercising any other right under the policy. After 14 days you may still cancel but a refund won't be due.

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