

## Travel Insurance

### Insurance Product Information Document

**Company:** White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website, our FRN is 203320.

**Product:** PGL Schools & Groups Travel Insurance – Single Trip Policy

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 Document of Insurance.

**What is this type of insurance?** This is group travel insurance issued to the trip organiser in respect of a specific trip.

It provides cover for the unexpected events that you hope won't happen but could occur before and during a trip such as needing to cancel or cut short a trip or needing emergency medical treatment and/or repatriation while overseas.



#### What is insured?

We offer a tailor made single trip policy for schools and group clients' of PGL.

The policy covers each insured person **up to** the following amounts:

✓ Cancellation:	
UK Trips	£1,000
Non UK Trips	£5,000
✓ Emergency medical expenses Including 24/7 assistance	£5m
✓ State hospital benefit	£300
✓ Unused activities	£300
✓ River closure	£90
✓ Personal possessions	£1,500
✓ Delayed possessions	£100
✓ Personal money	£500
✓ Loss of travel documents	£200
✓ Curtailment:	
UK Trips	£1,000
Non UK Trips	£5,000
✓ Personal liability	£2m
✓ Organisers liability	£5m
✓ Accidental death and disability benefit	£25,000
✓ Legal advice and expenses	£25,000

The following cover is available if you have booked a winter sports trip:

✓ Loss of use of ski pack	£300
✓ Delayed winter sports equipment	£100
✓ Loss or damage to winter sports equipment	£350
✓ Loss or damage to hired winter sports equipment	£150
✓ Loss of ski list pass	£150

The following sections of cover are insured by PGL under a separate policy:

✓ Departure delay	£100
✓ Delay abandonment:	
UK Trips	£1,000
Non UK Trips	£5,000
✓ Missed departure	£500
✓ Additional travel expenses	£100



#### What is not insured?

- ✗ Deductibles (also known as excesses) apply on the PGL Schools and Groups policy and are shown in the Master Policy Wording – you are responsible for paying this amount in the event of a claim.
- ✗ There is no cover for cancellation due to Foreign, Commonwealth and Development Office (FCDO), government or local authority advice.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease.
- ✗ There is no cover if you or a group member simply did not want to travel, had a fear of travelling or you or a group member could no longer afford to pay for the trip.
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.
- ✗ Existing medical conditions that you or a group member have not told us about or where we have 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 would mean that you cannot travel.
- ✗ You or a group member 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).
- ✗ Any trip involving a cruise.
- ✗ Any mobile or smart phone, or laptop computers.



## Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance**, therefore it does not cover any medical expenses incurred in private medical facilities if adequate public medical facilities are available, unless specifically authorised by us.
- ! There is no cover for cancellation or cutting short a trip if, at the start of the policy, a group member is waiting to have any medical investigations, or the results of any tests or investigations, unless these related to an already diagnosed condition you've already told us about and we have agreed to cover in writing.
- ! There is no cover for valuables, gadgets, possessions or money unless they are on your person, or in a safe/safety deposit box or out of sight and locked in your accommodation.



## Where am I covered?

You are covered to travel to the destination shown on the **PGL** booking confirmation invoice. Cover will not be available for travel outside the area that you have chosen.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must provide a copy of the Evidence of Insurance to each Group member and ensure that they are aware of the need to tell us about their existing medical conditions.
- You must read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- You must ensure that group members are aware that they should take reasonable care to protect themselves and their property against accident, injury, loss and damage and to minimise any claim.
- 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 a group member.



## When and how do I pay?

**PGL** Schools & Groups Travel Insurance is included in the cost of the trip.



## When does the cover start and end?

Single trip travel insurance covers the period from the date you pay the trip deposit until the return date shown in your booking confirmation invoice.



## How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions of the policy do not meet your requirements you can return the documents to **PGL** within 14 days of making the booking.