

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance UK Limited

Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

Product: Virgin Money Travel Insurance - Red – Annual Multi Trip and Single Trip

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £3,000
- ✓ **Curtailement and loss of holiday** – up to £3,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £10 million
- ✓ **Personal Accident** – up to £10,000
- ✓ **Missed Departure** – up to £500
- ✓ **Travel Delay** – up to £200
- ✓ **Personal Possessions** – up to £1,250
- ✓ **Baggage Delay** – up to £200
- ✓ **Personal Money** – up to £500
- ✓ **Loss of Passport** – up to £200
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Hijack** – up to £1,000
- ✓ **Pet Care** – up to £250
- ✓ **Gadget** – up to £500
- ✓ **COVID-19 cover** – up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Gadget
- Winter Sports
- Rental Vehicle Excess Waiver
- Cruise



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal possessions – “new for old” cover only if item less than 1 years old.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Any gadget claim where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.
- ✗ Business trips.
- ✗ Sea-going cruises unless the Cruise Cover option has been selected.
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover section.



Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

Single Trip policies

- ! Maximum trip limit 90 days
- ! No maximum age limit

Annual Multi Trip policies

- ! Maximum age is 80 years
- ! Maximum trip limit is 31 days

Winter Sports Cover option

- ! Maximum age is 64 years when the policy started
- ! Up to 17 days in total under Annual Multi Trip policies



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. The right to cancel during this period does not apply to a policy that lasts less than one month.

To cancel the policy, please email service@travel-insurance.virginmoney.com or call the Customer Helpline on +44 (0) 330 175 8283.

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Product: Virgin Money Travel Insurance - Silver – Annual Multi Trip and Single Trip

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What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £5,000
- ✓ **Curtailed and loss of holiday** – up to £5,000
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £12.5 million
- ✓ **Personal Accident** – up to £20,000
- ✓ **Missed Departure** – up to £1,000
- ✓ **Travel Delay** – up to £400
- ✓ **Personal Possessions** – up to £2,000
- ✓ **Baggage Delay** – up to £500
- ✓ **Personal Money** – up to £750
- ✓ **Loss of Passport** – up to £300
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Hijack** – up to £1,500
- ✓ **Pet Care** – up to £250
- ✓ **Gadget** – up to £500
- ✓ **COVID-19 cover** – up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Gadget
- Winter Sports
- Rental Vehicle Excess Waiver
- Cruise



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal possessions – “new for old” cover only if item less than 1 years old.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Any gadget claim where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.
- ✗ Business trips.
- ✗ Sea-going cruises unless the Cruise Cover option has been selected.
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover section.



Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

Single Trip policies

- ! Maximum trip limit 90 days
- ! No maximum age limit

Annual Multi Trip policies

- ! Maximum age is 80 years
- ! Maximum trip limit is 45 days

Winter Sports Cover option

- ! Maximum age is 64 years when the policy started
- ! Up to 17 days in total under Annual Multi Trip policies



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. The right to cancel during this period does not apply to a policy that lasts less than one month.

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Product: Virgin Money Travel Insurance - Gold – Annual Multi Trip and Single Trip

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What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi trip policy, for multiple trips, within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Cancellation** – up to £7,500
- ✓ **Curtailed and loss of holiday** – up to £7,500
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – up to £15 million
- ✓ **Personal Accident** – up to £50,000
- ✓ **Missed Departure** – up to £1,500
- ✓ **Travel Delay** – up to £500
- ✓ **Personal Possessions** – up to £3,000
- ✓ **Baggage Delay** – up to £750
- ✓ **Personal Money** – up to £1,000
- ✓ **Loss of Passport** – up to £500
- ✓ **Personal Liability** – up to £2 million
- ✓ **Legal Costs and Expenses** – up to £25,000
- ✓ **Hijack** – up to £2,000
- ✓ **Pet Care** – up to £250
- ✓ **Gadget** – up to £750
- ✓ **COVID-19 cover** – up to limits shown under the Cancellation, Cutting Short Your Trip and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Gadget
- Winter Sports
- Rental Vehicle Excess Waiver
- Cruise



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for details.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Personal possessions – “new for old” cover only if item less than 1 years old.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Any gadget claim where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.
- ✗ Business trips.
- ✗ Sea-going cruises unless the Cruise Cover option has been selected.
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover section.



Are there any restrictions on cover?

! Only available to residents of the United Kingdom, Channel Islands or Isle of Man

Single Trip policies

- ! Maximum trip limit 90 days
- ! No maximum age limit

Annual Multi Trip policies

- ! Maximum age is 80 years
- ! Maximum trip limit is 94 days

Winter Sports Cover option

- ! Maximum age is 64 years when the policy started
- ! Up to 17 days in total under Annual Multi Trip policies



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



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- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must ensure that you have had any recommended inoculations, vaccines (including COVID-19 where it has been offered to you) or medications relating to your destination prior to your trip.



When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule.

Annual Multi Trip policies start from the date that you request and end after 12 months.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. The right to cancel during this period does not apply to a policy that lasts less than one month.

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