Annual Travel Insurance

Insurance Product Information Document

NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Company: The National Farmers Union Mutual Insurance Society Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (No 117664).

Product: NFU Mutual Bespoke Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and doesn't form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?
Annual travel insurance for people living permanently in the UK and going on personal or business trips. The policy covers multiple trips in a year, up to 60 days for each trip, for people up to 75 years of age as standard. All limits noted apply per person.

What is insured?

- ✓ Medical costs as a result of injury or illness during a trip within the policy period up to £5 million
- ✓ Costs for cancelling, cutting short or rearranging your holiday for unforeseen and unavoidable events shown in the policy wording. Cover is provided up to £15,000 as standard and can be increased
- ✓ Delayed departure costs up to £250, up to £1,000 for an enforced stay or missed connection, or up to £15,000 for an abandoned trip due to the delay, for events shown in the policy wording
- ✓ Costs to help you reach your departure point if there's a transport failure up to £1,000
- ✓ Loss or theft of money, travel tickets, passports and travellers cheques up to £2,000
- ✓ Unauthorised use of credit cards up to £10,000
- ✓ Your legal liability for injuries to others or damage to their property up to £2.5 million
- ✓ Personal accident cover for death or permanent disablement which prevents you from being able to work up to £50,000
- ✓ Costs for transporting your body or ashes home or overseas funeral costs
- ✓ Personal legal costs up to £50,000 to help provide you, or your family living in your home, with the cost of legal representation. Administered by ARAG UK
- ✓ Access to a 24-hour emergency helpline.

Additional cover you can choose to pay for:

- Winter sports cover for you and your equipment up to 17 days (can be extended to 30 days)
- Extend the length of any trip to 90 or 120 days.

What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Pre-existing medical conditions – we won't pay any claim for any accident or illness occurring before the start of the policy unless you had already told us about them and we have not excluded them
- ✗ Any losses relating to the cancellation or curtailment of trips, resulting from travel restrictions being imposed in response to any pandemic, epidemic or coronavirus
- ✗ Any losses if you, a close relative, business associate or travelling companion have symptoms associated with coronavirus, or are awaiting the results from a coronavirus test, at the time of booking a trip or purchasing your policy, and this is within 14 days of the trip's departure date
- ✗ Costs and expenses for damage, injury and illness for trips to a country or area of a country the UK's Foreign, Commonwealth and Development Office (FCDO) have warned not to visit
- ✗ Cancellation or medical expenses due to any illness resulting from not taking the correct vaccinations or medication before your trip
- ✗ Theft of money or credit cards from unlocked accommodation, or from an unattended vehicle, unless they are in a locked boot, or concealed luggage compartment of a locked vehicle
- ✗ Certain more dangerous activities such as black water rafting, base jumping and cave diving are excluded. The full list is in the policy wording.

Are there any restrictions on cover?

! Family cover under this policy provides no cover for children, step-children and foster children who have reached the age of 18, unless they are between 18 and 23 and in full time education and normally live in your home

! There is a limit of £1,000 for baggage stolen from an unattended vehicle, unless it's locked away or concealed. You are only covered for the theft or attempted theft of jewellery and watches if the item is being worn or is securely stored

! Where cover includes family members aged under 16, personal accident payment for death is limited to £5,000

! This policy provides no cover for cancellation expenses caused by self-isolation within 48 hours of purchasing your policy from us, unless you can prove that you have held previous continuous equivalent insurance up to the start of your policy cover

! Personal belongings, jewellery and watches are covered under NFU Mutual Bespoke contents insurance

! Lost or damaged baggage or costs for purchasing essential items if your baggage is delayed are covered under NFU Mutual Bespoke contents insurance.

Where am I covered?

✓ The geographical areas you've chosen to cover for a year's travel.

What are my obligations?

- Take out cover before you travel and check the UK's Foreign, Commonwealth and Development Office (FCDO) website for travel advice before you book and begin your trip, which includes advice on any vaccinations you may need
- Take care to prevent any accidents, injury or damage
- Notify us of any changes to your personal circumstances as outlined in the policy wording
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.

When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by Direct Debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.

When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.

How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.

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