

Travel Insurance

Insurance Product Information Document



Company:

Antares Syndicate 1274 at Lloyd's. Registered Office: 21 Lime Street, London EC3M 7HB.

Antares is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Mariner's Single Trip & Annual Multi-trip Travel Insurance Policy Classic Cover

This document provides only a summary of the insurance cover. The full terms and conditions are shown in the policy.

What is this type of insurance?

This is a travel insurance policy either on a Single Trip or Annual Multi-trip basis as shown in your Policy Schedule. The limits of cover and excesses are provided in the 'Summary of Cover' in the Policy Wording.



What is insured?

- ✓ **Emergency medical expenses** - hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your trip.
 - ✓ **Personal accident** - you suffer death or injury following an accident.
 - ✓ **Personal liability** - you are held legally liable for injury or damage.
 - ✓ **Legal expenses** - legal advice, costs and representation.
 - ✓ **Personal possessions** - cover for items lost, stolen or damaged on your trip.
 - ✓ **Travel documents/passport** - costs to obtain temporary documents following loss or theft during your trip.
 - ✓ **Delayed possessions** - costs to replace essential items temporarily lost by the transport provider on your outward journey.
 - ✓ **Personal money** - cover for loss or theft during your trip.
 - ✓ **Cancelling/cutting short your journey** - if you are not able to go on your trip or you need to come home early.
 - ✓ **Catastrophe** - your trip is disrupted by an unexpected event.
 - ✓ **Unexpected events** - accommodation and travel expenses to enable you to continue your journey; a benefit after a major delay to outbound or return transport at the departure point or the costs to abandon your trip on the outbound journey only.
 - ✓ **Hijack/kidnap** - a benefit in the event of hijack of the aircraft or vessel on which you are travelling or your kidnap.
 - ✓ **Winter sports cover**
Annual Multi-trip - includes 21 days cover in a year. Irrecoverable costs if you are unable to use your ski pack; hire of ski equipment if yours is lost, stolen or damaged on your journey; a benefit should you be unable to ski or snow board due to piste closure; delay due to avalanche.
- Optional cover**
Winter sports - Single Trip policy only - subject to an extra premium being paid cover is available as shown above.



What is not insured?

- ✗ Travel to a destination against the advice of the Foreign and Commonwealth Office or the World Health Organisation.
- ✗ Taking part in any sport, unless this is an insured activity for which the appropriate premium has been paid.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ The policy excess, which is applicable to each insured person. You will have to pay the first part of most claims.
- ✗ Claim circumstances you were aware of before your policy was issued or trip booked (whichever is later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for.
- ✗ Drinking too much alcohol, any form of alcohol abuse, or alcohol dependency. We will not cover any claims that occur because you have drunk so much alcohol that your judgement is affected.
- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Losses recoverable elsewhere.



Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! You will need to comply with any age limits shown in your policy. Certain levels of cover may be restricted according to your age.
- ! You will need to comply with any trip limits shown in your policy.
- ! General exclusions apply to the whole policy. Each section within the policy contains additional exclusions, specific to the cover provided.
- ! There are General Conditions that you have to meet for cover to apply.



Where am I covered?

Cover will apply within the geographical area you have selected, for details please visit www.marinerstravel.co.uk/ or call on **02392 419 009**.

The area you have chosen will be shown on your Policy Schedule.

Cover will not apply if you travel outside the area that you have chosen.



What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- You should take all possible care to safeguard against accident, injury, loss or damage and to minimise any claim.
- You should exercise reasonable care for the safety of your property as if uninsured.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim you must provide us with a completed claim form within 31 days or as soon as possible after the event.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



When does the cover start and end?

Your policy provides cover during the period for which we have accepted the premium, as stated in the Policy Schedule.



How do I cancel the Contract?

You have 14 days from the date of receiving your policy documentation, to ensure that they meet your needs. If you decide to cancel the insurance contract during this period, please use the contact details provided in the policy. Any premium paid will be refunded in full, unless you have travelled, made a claim or intend to make a claim.

You may cancel the insurance contract after this 14 day cancellation period but no refund will be made.