

Insurance Product Information Document

Company: International Travel and Healthcare Limited registered in the United Kingdom Authorised and regulated by the Financial Conduct Authority (no. 433367).

Product: Avanti Terrorism Cancellation Cover

This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

Cancellation cover for persons who are planning on travelling to countries included within the policy terms. Who may wish to insure themselves against the financial impact of cancelling their journey due to a terrorist attack, occurring in the immediate 42 days prior to travel and within 40 miles of their booked accommodation, in their destination country.



What is insured?

Cancellation costs associated with a terrorist attack irrecoverable from elsewhere.

- ✓ Cancellation £2,000



What is not insured?

- ✗ Journeys which do not start and finish in the UK
- ✗ Cyber-terrorism
- ✗ Hoax and threat of terrorism
- ✗ Attacks that happen outside of the 42 days before travel and outside of a 40 mile distance from your booked accommodation.
- ✗ Journeys to Syria, Afghanistan, Somalia, Libya, Yemen, Iraq, Iran, Sudan, North Korea
- ✗ Travel to any country, region or event for which the Foreign and Commonwealth Office have advised against all, or all but essential travel
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.



Are there any restrictions on cover?

- ! **This is not a full travel insurance policy. Only claims linked to a terrorist attack will be covered. You should ensure you also have adequate travel cover.**
- ! You will be liable for the first part of each claim – the excess – unless noted in the table of benefits within the Policy Wording. Excesses are payable per person, per claim.
- ! Cancellation cover will be in force if a terrorist attack occurs within the immediate 42 day period before your scheduled travel start date and within a 40 mile radius of your booked accommodation.



Where am I covered?

You are covered for all countries, with the exception of Syria, Afghanistan, Somalia, Libya, Yemen, Iraq, Iran, Sudan, North Korea; or any country or area where the UK Foreign and Commonwealth Office advise against all but essential travel or, against all travel.



What are my obligations?

- You must take care to answer any questions we ask you truthfully, accurately, and fully.
- You must take this policy out before you travel and before a terrorist attack on which you claim occurs.
- You must be a resident of the United Kingdom and be registered with a GP in the UK.
- You must notify us of any claims within 30 days of the incident.



When and how do I pay?

When you are satisfied that this policy meets your needs, you can pay your premium by calling. If you have used our website, you may also pay online. We accept payment by debit card and credit card.



When does cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy.
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your Schedule of Insurance.
- For both Single Trip and Annual Multi-Trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and ends when you commence your travel.



How do I cancel the contract?

You have the right to cancel your policy within 14 days of the date of issue or receipt of your documents, whichever is later. We will only refund to you any premium you have paid, less any fees and charges if you have not travelled, or have made, or intend to make a claim.

If you wish to cancel your policy, please contact our customer services team on: 01376 560 800.