

Travel Insurance

Insurance Product Information Document

Company: Bulstrad Life Vienna Insurance Group JSC and ZAD Bulstrad Vienna Insurance Group.

This insurance is underwritten by Bulstrad Life Vienna Insurance Group JSC authorised and regulated by the Financial Conduct Authority (company number 628779) 6 Sveta Sofia Street, 1000 Sofia, Bulgaria and ZAD Bulstrad Vienna Insurance Group subject to limited regulation by the Financial Conduct Authority (company number 602489) 5 Pozitano Circus, 1000 Sofia, Bulgaria.

Product: Premier Plus Single Trip and Annual Multi-Trip Travel Insurance

Scheme Type: Economycover.com

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

What is this type of Insurance?

The single trip and annual multi-trip travel insurance policies are designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



What is insured?

- ✓ Cancellation & Curtailment - up to £8,000
- ✓ Emergency Medical and other Expenses - up to £20,000,000
- ✓ Hospital Benefit - up to £1,000 (£20 per day)
- ✓ Baggage - up to £5,000
- ✓ Personal Accident - up to £50,000
- ✓ Schedule Airline Failure - up to £5,000
- ✓ Missed Departure - up to £1,500
- ✓ Delayed Departure - £40 for each 12hrs (Up to Max £500)
- ✓ Delayed Baggage - £300 (£75 per 24hrs)
- ✓ Strike Cover - up to £400
- ✓ Personal Liability - up to £3,000,000
- ✓ Legal expenses - up to £30,000
- ✓ Replacement of Passport - up to £500
- ✓ Hijack - £1,000 (£100 per day)
- ✓ Catastrophe - up to £1,000
- ✓ Personal Money and Documents - up to £800
- ✓ Holiday Abandonment - Up to £8,000 (after 24hrs)
- ✓ Travel Disruption up to £1,500

Optional covers:

- Flight Cancellation
- Business Equipment
- Wintersports
- Excess Waiver
- Cruise Cover
- Sports & Activities
- Golf Cover
- Business Cover
- Wedding Cover



What is not insured?

- ✗ Any pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- ✗ Any claims for cancelling or cutting short your holiday that result directly or indirectly from any medical condition you know about at the time of taking out this insurance or when booking a trip which affect, a close relative who is not travelling and is not insured under this policy, a business associate, or a person you plan to stay with on your trip.
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ Loss, theft of or damage to Your Valuables, Gadgets, passport or documents left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or safety deposit box.
- ✗ Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- ✗ Loss or damage due to delay, confiscation or detection by customs or other authority.
- ✗ Any claim that results from you travelling to a country or an area where war, invasion and other war like or civil war, terrorism occurred and the (FCO) Foreign and Commonwealth Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter is not to travel to this country or area.



Are there any restrictions on cover?

- ! Each section of cover has a maximum sum insured, as specified in your policy schedule, which we will pay up to, per insured person, per trip.
- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under.



Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You must contact the Emergency Assistance Service on +44 29 2010 2889 in the event of a claim resulting from a medical emergency or a need to curtail a trip. Failure to do so may result in benefits being limited.



When and how do I pay?

At the point of purchase either by credit or debit card.



When does the cover start and end?

If Single Trip cover is selected, Cancellation cover shall be operative from the time you pay the premium and will cease upon departure on your trip or in the event of a cancellation claim.

If Annual Multi-Trip is selected, Cancellation cover shall be operative from the start date this insurance is effected by you and terminates on commencement of any trip.

All other sections of the policy, whichever cover is selected, the insurance commences when you leave your home/place of business in your home country (whichever is the later) to commence the trip and terminates at the time of your return to your home/place of business.



How do I cancel the contract?

If you wish to cancel your policy, you must notify Multitrip.com within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date:

By email: info@economycover.com

By telephone: 0333 355 0260

We will refund the premium paid unless you have made a claim or travelled.