

Police Federation Travel Insurance

Insurance Product Information Document

Company: EVEREST INSURANCE (IRELAND), DAC (UK Branch)

UK establishment office address: 40 Lime Street, London, EC3M 5BS

UK establishment number: BR021682

Everest Insurance (Ireland) Designated Activity Company is regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. FCA Firm Reference Number is 794741.

Product: Travel insurance

This document provides a summary of the general pre-contractual information on this insurance.

The complete pre-contractual and/or contractual information relating to the product is provided in other documents (in this case, in your Policy). For more information, please refer to the terms and conditions of your Policy, contact your insurance broker or visit our website: <https://www.everestglobal.com>.

What does this type of insurance consist of?

This insurance covers you and your covered family member for accidental bodily injury, medical and associated expenses, trip interruption, personal baggage, money, personal liability and legal expenses liability whilst travelling worldwide and includes cover for winter sports and cruise trips.



What is insured?

Up to the amount listed in the schedule:

- ✓ Accidental Bodily Injury: cover where you or your covered family member suffer an accident on a trip which within 12 months results in a bodily injury leading to death or disablement.
- ✓ Medical and Associated Expenses: cover for you or your covered family member's specified medical and associated expenses on a trip.
- ✓ Trip Interruption: cover where you or your covered family member have a trip curtailed, amended or cancelled, including sums for delay, missed departure and hijack and kidnap.
- ✓ Personal Baggage: cover for when you or your covered family member's personal baggage is lost, damaged, delayed or stolen during a trip.
- ✓ Money: cover where you or your covered family member's money is lost or stolen during a trip.
- ✓ Personal Liability: cover for your legal liability for legal costs and damages for



What is not insured?

- Claims in any way caused or contributed to by:
- ✗ You or your covered family member's pre-existing medical conditions
 - ✗ Sports and pastimes which are not listed as covered in your Policy
 - ✗ Winter sports unless shown as covered in your Policy schedule
 - ✗ You or your family member if you are a full-time member of the military or armed forces, or any reserve forces called out for permanent duties
 - ✗ Trips in connection with the Policyholder's duties or any voluntary work
 - ✗ You or your covered family member deliberately exposing yourselves to exceptional danger (except in an attempt to save human life).
 - ✗ You or your covered family member's intentional criminal or illegal act
 - ✗ You or your covered family member being under the influence of drugs or alcohol (other than as prescribed by a doctor)
 - ✗ War, unless you or your covered family member are already on a trip when war is declared.

accidental bodily injury or death, or loss of or damage to property caused to a third party.

- ✓ Legal Expenses: cover for legal costs to bring a claim against a third party who caused you or your covered family member's death or bodily injury.
- ✓ Winter Sports: cover where you or your covered family member's own or hired winter sports equipment is lost, stolen or damaged during your trip. Cover includes sums for interruptions caused by avalanche, resort closure, bodily injury and illness.
- ✓ Cruises: cover where you and your covered family member are confined to a cabin on a cruise, miss port departures due to delays, skip ports due to adverse weather or where your cruise attire is lost, damaged or delayed.

Other optional coverages may also be included as Extensions. To review all the coverages that are provided, please check your Policy.

This is not an exhaustive list. To consult the totality of the risks not insured, please check your Policy.



Are there any restrictions on cover?

- ! No payments will be made which expose the insurer to sanctions or financial penalties.
- ! Insurers' liability will not exceed the specified amounts stated in the Schedule.
- ! Insurers' liability to make a payment under the policy will only apply to loss in excess of the any applicable excess (if any) specified in the Schedule which shall be borne by you.
- ! Trips are subject to a maximum duration specified in the Schedule.
- ! Cover for you and your covered family member is subject to the age restrictions specified on the Schedule in the Insured Persons Categories and Limitations table.

This is not an exhaustive list. For all terms and conditions that apply, please check your Policy.



Where am I covered?

- ✓ Worldwide coverage other than as stated in General Condition 1.21, Sanctions.



What are my obligations?

- You must take reasonable steps to limit your loss or avoid events which could lead to a claim
- You must not act fraudulently or dishonestly with respect to any claim made under this Policy.



When and how do I pay?

The Policyholder pays the premium which is collected from your salary each month.



When does the cover start and end?

Unless your Policy states otherwise, you will be covered for the duration of the Period of Insurance.



How do I cancel the contract?

The Policyholder may only cancel this insurance during the cooling off period.

You can cancel your participation as a member under this Policy by giving us written notice.

We can cancel this insurance by giving the Policyholder 30 days written notice.

We can cancel your participation as a member under this Policy for a valid reason by giving 30 days written notice.