

# Travel Insurance

## Insurance Product Information Document

**Company:** This policy is underwritten by Arch Insurance (UK) Limited. Arch Insurance (UK) Limited is registered in England No. 4977362, Registered Address: 5<sup>th</sup> Floor, 60 Great Tower Street, London, EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Their Financial Services Register Number is 229887.

**Product:** BeMoto Travel Insurance Gold – Single Trip and Multi Trip Travel Insurance Policy

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your Policy Wording. It is important that you read all these documents carefully.

**What is this type of insurance?** This is travel insurance, available on a single trip and multi trip basis, with optional levels of cover. It provides cover for the unexpected events that you hope won't happen but could occur before a trip, while travelling, and when you're on holiday, such as needing to cancel or cut short a trip, or needing emergency medical treatment and/or repatriation while overseas.



### What is insured?

The policy covers each insured person **up to** the following amounts:

#### Cancellation:

- ✓ If you are unable to go on your trip £3,000

#### Trip Disruption:

- ✓ If you are delayed £300
- ✓ If you miss your departure or onward connection £500
- ✓ If you decide to abandon your trip £3,000
- ✓ If you are denied boarding on your return journey £560
- ✓ If a major incident happens while you are on your trip £1,000
- ✓ If your return journey to your home country is delayed £300

#### Medical & Curtailment:

- ✓ If you need emergency medical treatment abroad £10,000,000
- ✓ If you need to be brought home £100,000
- ✓ If you are buried or cremated abroad £2,500
- ✓ If you are admitted to a public hospital or confined to your trip accommodation £400
- ✓ If you are taken ill or injured in your home country £1,000
- ✓ If you need to cut short your trip £3,000

#### Possessions:

- ✓ If your checked in baggage is delayed £300
- ✓ If your valuables are lost, stolen or accidentally damaged £300
- ✓ If your other possessions are lost, stolen or accidentally damaged £2,000
- ✓ If your cash or event tickets are lost or stolen £250
- ✓ If you need emergency travel documents £300

#### Legal & Personal Accident:

- ✓ If you are killed, injured or disabled following an accident £5,000
- ✓ If you are held legally liable for injury or damage £2,000,000
- ✓ If you need legal advice and legal expenses £50,000

#### Motorcycle Cover:

- ✓ If you cannot use your motorcycle for 8 hours or more £1,000
- ✓ If your motorcycle cannot be repaired prior to your return home £500
- ✓ If the only qualified or competent rider is taken ill, or is unfit or unable to ride £1,000
- ✓ If you need to collect your motorcycle after you have returned home £1,000
- ✓ If you are injured while participating in a track event £250,000
- ✓ If your motorcycle apparel is lost, stolen or accidentally damaged £2,000

**You can also add the following optional covers to the policy for an additional premium:**

- Gadget Extension
- Winter Sports Extension
- Track Event



### What is not insured?

- ✗ There is no cover if you purchased this policy with the reasonable intention or likelihood of claiming.
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers.
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness, infectious disease, injury or death.
- ✗ There is no cover if you cannot provide evidence of a positive test result for COVID-19.
- ✗ There is no cover if anyone was showing symptoms of, or had been diagnosed with, COVID-19 when this policy was purchased.
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.
- ✗ Any claims due to existing medical conditions that you have not told us about or where we have not agreed to cover them in writing.
- ✗ Medical conditions of people upon whom the trip may depend if there was a substantial likelihood of their condition deteriorating at the time of purchasing this insurance.
- ✗ Medical treatment that can wait until you return home.
- ✗ Claims caused by alcohol, drugs, substance abuse or self-exposure to needless risk.
- ✗ Driving vehicles without an appropriate license.
- ✗ Valuables carried in checked-in luggage.
- ✗ Loss or theft not reported to the police or to the transport provider for property lost while travelling. You must obtain a local independent report during your trip.
- ✗ Certain sports and other activities – see policy wording for further details.
- ✗ No personal accident or personal liability cover applies to certain activities – see policy wording for further details.
- ✗ Some activities require specific safety and protective equipment to be worn/used – see policy wording for further details.
- ✗ Any claims for dental treatment other than to alleviate sudden pain.
- ✗ Trips which have begun before your policy cover start date.
- ✗ Events or situations you know about before taking out a policy or booking a trip which would mean that you cannot travel.
- ✗ Natural damage (e.g. wear & tear).
- ✗ Any gadgets or mobile phones unless you have paid the additional premium for the Gadget Extension.
- ✗ Any trip involving a cruise.
- ✗ Any trip involving winter sports unless you have paid the additional premium for the Winter Sports Extension.



## Are there any restrictions on cover?

- ! **This is a travel insurance policy and not private medical insurance.** This means there is no cover for any medical expenses incurred in private facilities if medically capable public facilities are available or for treatment that can reasonably wait until you return home.
- ! Under some sections there is an amount deducted as an excess. This is applied per person, per section, per claim, unless the excess waiver option has been purchased. Where an excess has been increased due to a medical condition, this will not be waived.
- ! Multi trip policies are limited to a maximum of 31 days per trip.
- ! You will not be covered for any directly or indirectly related claims arising from the health of a travel companion, a family member/close friend, or the person you were going to stay with, if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the period of insurance or where they suffer from a chronic ongoing medical condition.
- ! There is no cover for valuables, personal possessions, gadgets or money unless they are on your person, or in a safe/safety deposit box or out of sight and locked in your accommodation.
- ! There is no cover for any loss, damage, death, disablement or expenses directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, Acts of Terrorism, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority. This exclusion will not apply to Section 'If you need emergency medical treatment abroad', providing you did not travel against the advice of the Foreign, Commonwealth & Development Office (FCDO).
- ! There is no cover for any loss or destruction or damage or any expense whatsoever resulting from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/ or radioactive substances.



## Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy schedule.

You will not be covered if you travel to a country or region when the Foreign, Commonwealth and Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit: [www.gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be a resident of the United Kingdom or the Channel Islands and not spent more than 6 months abroad in the 12 months prior to buying this policy.
- You must give us complete and accurate answers to any questions we may ask you. Failure to provide correct information may result in any claims being declined.
- You must take all reasonable steps to avoid or minimise any claim. At all times you must act as if you are not insured.
- You must provide us, at your own cost, with all of the information we require to assess your claim.
- You must not make any payment; admit liability, offer or promise to make any payment without written consent from us.
- You must assist us in pursuing a recovery from any third party, government department or other insurers by providing all details required and by completing any necessary forms.
- You must follow the terms and conditions listed under each individual section of the policy wording.

You are required to:

- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance.
- Contact the assistance team if you or any other person insured by your policy requires an overnight stay in a medical facility or if you need to cut your trip short.
- Notify us of any claim as soon as possible after returning home from your trip.
- Ensure you read all the documents provided by us to ensure the cover meets your requirements and contact us if anything is unclear.
- Inform us if you are changing country of residence or if any of your contact details change i.e. home or email address.



## When and how do I pay?

You must pay your premium before a policy can be issued. If you do not pay your premium when it is due, cover will not be provided. You can pay your premium via the BeMoto website [www.bemoto.uk](https://www.bemoto.uk) or you can call on **0330 880 0389**.



## When does the cover start and end?

**Single Trip policies** start from the date you pay your premium until the end date shown on your policy schedule.

**Multi Trip policies** start from chosen policy start date and cover a 1 year period from that date. The end date will be listed on your policy schedule.



## How do I cancel the contract?

If you find that the terms and conditions of the policy do not meet your requirements and you no longer wish to be covered by the policy, we will refund the total policy premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy. You can cancel your policy by calling **0330 880 0389**.

We will consider a partial refund of the total policy premium should you wish to cancel your policy outside of the 14 day cooling off period provided you have not travelled or claimed, or intend to make a claim, on the policy. Please see the policy wording for more information.