

Annual Multi-Trip Travel Insurance

Insurance Product Information Document



Company: battleface Insurance Services Ltd

Product: Annual Multi-Trip Travel Policy

This sheet is for Your information only and gives You a brief overview of the essential contents of Your insurance. The complete information can be found in Your contract documents (insurance application, policy schedule and policy document). Key terms are also defined within Your policy. To be fully informed, please read all documents.

What is this type of insurance?

This is an Annual Multi-Trip travel medical insurance policy. It protects You and the persons named in Your insurance declaration against risks of accidental bodily injury and/or illness as provided for in the below coverage. This policy also includes cover against acts of war and/or terrorism, subject to the restrictions and exclusions detailed below and in the policy document.



What is insured?

- ✓ A Cancellation and Curtailment
- ✓ B Medical and Emergency Expenses
- ✓ C Hospital Benefit
- ✓ D Personal Accident
- ✓ E Baggage
- ✓ F Personal Money and Passport
- ✓ G Personal Liability
- ✓ H Legal Expenses
- ✓ I Travel Delay
- ✓ J Hijack
- ✓ K Pet Fees

The above coverage is subject to maximum individual sums insured. Excesses may also apply. Please refer to the policy document for full details.

Optional cover Subject to payment of additional premium and only where specified in Your policy certificate.

Winter Sports Optional Cover: Where selected, paid for and specified as included in Your Policy Certificate, this will apply to sections A to H of Your Policy.

Activities and Sports Optional Cover: Where selected, paid for and specified as included in Your Policy Certificate, this will apply to sections A to H of Your Policy.



What is not insured?

A full list of exclusions can be found in each section of the policy document (A to K) under 'What is not covered'. This includes but is not limited to:

- ✗ Any claim arising directly or indirectly from a known Pre-existing Medical Condition;
- ✗ Emergency medical expenses in excess of USD 500 (or currency equivalent) which have not been authorised by Us in advance;
- ✗ Medical expenses incurred in Your Home Country other than in connection with transportation of You or Your remains to Your Home Country from abroad;
- ✗ Cash losses above USD 250 after deduction of the policy Excess.
- ✗ Any claim caused by or resulting from certain pandemic viruses if you are aged over 65 years;
- ✗ Any claim arising from any sport or pastime listed on page 49 of the policy as not covered
- ✗ Claims for Travel Delay where you knew about the cause of your delay when you booked your trip or purchased this policy

General exclusions also apply to Your policy and can be found at page 29.



Are there any restrictions on cover?

If You travel for longer than the maximum number of days per trip, specified in Your policy schedule, You will not be covered for the additional days.

Cover is only valid in the Geographical Area listed in Your policy schedule.

Due to sanctions restrictions imposed by the United Kingdom, European Union, Canada, United Nations and United States, it may not be possible for Us to provide the full range of cover in one or more of the countries You plan to travel to. For more information please get in touch via email at contact@battleface.com.



Where am I covered?

✓ You are covered in the Geographical Area shown in Your policy schedule.



What are my obligations?

You must comply with all Conditions and provisions contained within Your policy document. A full list of General Conditions can be found on page 28 of Your policy.

- You must pay Your insurance premiums on time and in full;
- You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes;
- All claims must be notified on a policy claim form along with supporting evidence within 28 days of Your return;
- In the event of an emergency or any occurrence that may give rise to a claim for more than USD 500 (or currency equivalent) under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without our prior consent.



When and how do I pay?

Payment must be received before the starting date of the cover.

Payment is to be made by Credit or Debit Card through a secure payment page.



When does the cover start and end?

Your cover starts on the Effective Date and ends on the Termination Date as detailed in Your policy schedule.



How do I cancel the contract?

If this policy is not suitable, You may cancel Your policy by emailing or writing to Us at the following address within 14 days of receiving Your policy documentation:

battleface Insurance Services
Suite 24, 80 Churchill Square
Kings Hill, West Malling
Kent, ME19 4YU
United Kingdom
contact@battleface.com

If You cancel after 14 days of receiving the policy documentation the premium will be refunded on a pro-rata basis from the date Your instructions are received or any later date specified by You. No refund will be provided if more than 60 days has passed since purchase, or if a claim has been made.

We may cancel Your insurance policy by giving You 30 days' notice in writing.