

# Individual Travel & Medical Expenses Insurance

## Insurance Product Information Document



Company: Tangiers Insurance Services UK

Product: Travel & Medical Expenses 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 individual 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. Coverage for acts of war and/or terrorism is also included. Coverage is subject to the restrictions and exclusions contained below and as detailed 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

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.

- H1 Business Equipment
- H2 Business Equipment Hire
- H3 Business Money
- H4 Replacement Employee

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



#### What is not insured?

A full list of exclusions can be found in each section of the policy document (A to H) 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 500 GBP (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 from abroad;
- ✗ Any claim caused by or resulting from certain pandemic viruses. See the General Exclusions section of Your policy;
- ✗ Claims for medical and emergency expenses arising from illness if You are 75 years or over.
- ✗ Any claim arising from any sport or pastime listed on page 7 of the policy as not covered

**General exclusions** also apply to Your policy and can be found at page 32.

# Individual Travel & Medical Expenses Insurance

## Insurance Product Information Document



Company: Tangiers Insurance Services UK

Product: Travel & Medical Expenses Policy



### Are there any restrictions on cover?

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

Cover is only valid in the country(ies) listed in Your policy schedule and as specified below.

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](mailto:contact@battleface.com).

Winter Sports Optional Cover, where selected, will only apply to sections A to F of your policy.

When purchasing policies while travelling cover will start 24-hours after purchase.



### Where am I covered?

✓ You are covered in the destinations listed in the Declaration page of Your policy.



### 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 30 of Your policy and includes:
- 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 500 GBP (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 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 the Declaration page of Your policy.



### How do I cancel the contract?

If Your Policy Period is for one month or longer and this policy is not suitable, You may cancel Your policy by emailing or writing to Us at the following address within fourteen (14) days of receiving Your policy documentation:

Tangiers Insurance Services  
Suite 24, 80 Churchill Square  
Kings Hill, West Malling  
Kent, ME19 4YU  
United Kingdom  
[info@tangiersinsurance.com](mailto:info@tangiersinsurance.com)

Policies with a Policy Period of less than one month have no cancellation or cooling off period and will not be refunded.

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