Travel Insurance

Insurance Product Information Document

TRINITY

Administered by: Trinity Insurance Services Limited, authorised and regulated by the Financial Conduct Authority (FCA) number: 307068, and a member of the Services Investment and Insurance Advisory Panel (SIIAP) and PJ Hayman & Company Limited registered address: Stansted House, Rowlands Castle, Hampshire PO9 6DX. PJ Hayman & Company Limited are authorised and regulated by the Financial Conduct Authority (FCA).

Underwritten by: Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd., registered in England and Wales, Registration Number 04413524, home state, United Kingdom. Registered Office: 2 Minster Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration number 219654. This can be found on the Financial Services Register at www.fca.org.uk.

Product: Trinity Travel Insurance for Adventurous Training, Sports, Competitive Snow & Ice Sports

This document provides only a summary of the insurance cover. The full terms and conditions are shown in the policy.

What is this type of insurance?

This is a Single Trip travel insurance policy. The limits of cover and excesses are provided in the Schedule. Unless agreed by us it is only available to members or former members of the United Kingdom armed forces resident in the United Kingdom or permanently posted overseas, or associated persons, who must be aged 69 or under at the time of taking out this insurance.

What is insured?

Up to the Sum Insured as detailed in the Schedule

PART 1

- ✓ **Section A - Medical & Emergency Expenses** - emergency medical treatment (including emergency dental treatment for the relief of pain only) or repatriation, if taken ill or injured during your trip or as a result of illness or bodily injury as a result of a covered activity.
- ✓ **Section B - Personal Accident -** benefits if you suffer death, loss of limb or sight or permanent total disablement following an accident during a covered activity.
- ✓ **Section C - Personal Liability/Legal Defence Costs -** costs and expenses for amounts you are held legally liable for in respect of third party injury, death or illness or loss or damage to third party property as a result of a covered activity.

Optional Covers

subject to an extra premium being paid, cover is available for:

PART 2

Section D - Cancellation & Curtailment, Missed Departure - loss of pre-paid travel and accommodation expenses if you are not able to go on your trip or you need to come home early or costs to continue your journey and reach your pre-arranged departure point at the start of your trip.

Section E - Delayed Departure (including Hijack) - benefits for the delayed departure of booked scheduled or chartered transport services after 12 hours, as a result of certain reasons, or irrecoverable cancellation costs following a delay of 24 hours or more.

PART 3

Section F - Personal Baggage - cover for items lost, stolen or damaged on your trip, including costs to replace essential items temporarily lost by your transport provider, for at least 18 hours from the time of arrival at your destination .

Section G - Personal Money - cover for loss, theft or damage to personal money.

PART 4

Section H - Group Owned/Loan Store Kit & Equipment - loss or damage to property belonging to your unit or property for which you are responsible for loss or damage that belongs to loan stores such as DSDA Loan Store, Bicester. If undertaking winter sports skis, snowboards & associated kit and biathlon rifles & ancillary items covered.

PART 5

Section I - Group Money/Cash in Lieu of Rations (CILOR) - cover for loss, theft or damage to group money provided by the unit as cash in lieu of rations (CILOR).

What is not insured?

- ✗ Travel to a destination where the Foreign Commonwealth & Development Office (FCDO) advise against all or all but essential travel.
- ✗ Any loss, damage, liability, cost or expense of whatsoever nature, directly or indirectly arising from or in respect of any Excluded Territory. Excluded Territory means Belarus (Republic of Belarus); and Russian Federation; and Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions).
- ✗ Any claim arising directly or indirectly from a cyber act or cyber incident.
- ✗ Your participation in any excluded activity, unless we have agreed to cover you.
- ✗ More than the maximum Sum Insured (including sub-limits) shown in your Schedule.
- ✗ The policy excess, which is applicable to each insured person. You will have to pay the first part of most claims.
- ✗ Claim circumstances you were aware of before your policy was issued or trip booked (whichever is later).
- ✗ Any claim incurred directly or indirectly as a result of medication, drugs or toxic substance abuse or overdose or your deliberate non-compliance with prescribed medical therapy or treatment: alcohol abuse, alcoholism or an accident while being impaired by drugs or alcohol.
- ✗ Claims where you cannot provide sufficient supporting evidence. Loss or theft not reported to the Police within twenty four (24) hours.
- ✗ Losses recoverable elsewhere.

Are there any restrictions on cover?

- ! All claims arising from existing medical conditions where you are waiting or receiving inpatient treatment in a hospital.
- ! All claims arising where you are travelling against medical advice.
- ! You will need to comply with any age limits shown in your policy.
- ! Certain levels of cover may be restricted according to your age.
- ! You will need to comply with any trip limits shown in your policy.
- ! General Exclusions apply to the whole policy. Each section within the policy contains additional exclusions, specific to the cover provided.
- ! There are General Conditions that you have to meet for cover to apply.
- ! This is a travel insurance policy and not private medical insurance.

Where am I covered?

✓ Cover will apply within the geographical area you have selected. The area you have chosen will be shown on your Schedule. Cover will not apply if you travel outside the area that you have chosen.

Europe:

United Kingdom, the Continent of Europe - west of the Ural Mountains, any other country or island with a Mediterranean coastline, the Azores, Canary Islands, Republic of Ireland and Madeira.

Worldwide:

Anywhere in the world *excluding* Afghanistan, Central African Republic, Chechnya, Democratic Republic of Congo, Iran, Iraq, Israel (West Bank & Gaza Strip only), Libya, Nigeria, North Korea, Somalia, South Sudan, Sudan, Syria and Yemen.

What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim you must provide us with a completed claim form within 30 days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.

When does the cover start and end?

Single Trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your Schedule.

How do I cancel the contract?

You can cancel this policy within the first 14 days from the date you receive your policy documentation (the cooling off period) and receive a full refund, provided you have not travelled, made or intend to make a claim, by contacting your intermediary or broker.

You can also cancel this policy at any time after the cooling-off period but no refund of premium will be given.