

# VIVA Travel Insurance

## Insurance Product Information Document

### Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884.

**Product:** VIVA Travel Insurance - Backpacker - Gold

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover either a single trip or in respect of an annual multi-trip policy, for multiple trips, within the geographical area and cover dates you have chosen.



#### What is insured?

- ✓ **Emergency Medical Expenses incl 24/7 assistance** - up to £7.5 million
- ✓ **Cancellation** - up to £2,000
- ✓ **Cutting Short Your Trip** - up to £2,000
- ✓ **Personal Accident** - up to £10,000
- ✓ **Personal Possessions** - up to £1,500
- ✓ **Personal Money** - up to £300
- ✓ **Passport And Other Documents** - up to £250
- ✓ **Baggage Delay** - up to £500
- ✓ **Missed Departure** - up to £1,000
- ✓ **Travel Delay and Abandonment** - up to £2,000
- ✓ **Personal Liability** - up to £2 million
- ✓ **Hijack** - up to £750
- ✓ **Legal Costs and Expenses** - up to £25,000
- ✓ **Financial Failure cover** - up to £2,000
- ✓ **COVID-19 cover** - up to limits shown under the Cancellation, Curtailment and Loss of Holiday and Emergency Medical Expenses sections above

Optional Covers:

- Enhanced Travel Disruption
- Gadget



#### What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when you make a claim.
- ✗ Pre-existing medical conditions unless agreed.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy – see policy wording for further details.
- ✗ Personal possessions – “new for old” cover only if item less than 1 years old.
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Medical treatment which can wait until you return home.
- ✗ Private medical treatment unless agreed by us.
- ✗ Any claim for personal possessions where you have not taken steps to prevent loss.
- ✗ Claims arising from any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Claims arising from or related to any coronavirus including but not limited to COVID-19, or any related/ mutated form of the virus. This exclusion does not apply to COVID-19 claims under the COVID-19 cover section.



## Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom.
- ! Backpacker Policies
  - Maximum Age is 65 years
  - Maximum Trip Limit is 547 days



## 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 where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)



## What are my obligations?

- You must be fit to undertake any trip to covered under the policy.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.



## When and how do I pay?

You must pay when you buy the policy even if you are not travelling until a future date. You will be asked to pay in full by credit/debit card or pre-agreed payment method.



## When does the cover start and end?

Single Trip policies start when you make the premium payment and it is accepted by us. These policies end on the date of your return from your trip as set out in the policy schedule. Annual Multi Trip policies start from the date that you request and end after 12 months.



## How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of policy documents, we will cancel the policy and refund your premium in full provided that you have not already taken your trip, made a claim or intend to make a claim. To cancel the policy, please telephone 0330 041 8266 or write to us.