

# Insurance Product Information Document

COE CONNECTIONS INTERNATIONAL



## ORBIT EXCEL & STUDY ABROAD - LONG STAY TRAVEL INSURANCE

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This Insurance Product Information Document contains only a summary of the insurance cover. It does not contain the full terms and conditions of the insurance which can be found in your Policy Wording and Validation Certificate. You should read your Policy Wording and Validation Certificate carefully to ensure your cover meets your needs.

### What is this type of insurance?

This single trip long stay ORBIT EXCEL or STUDY ABROAD policy protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and theft or temporary loss of your baggage. There are also some optional covers available to you.



#### What is insured?

- ✓ Cancellation and Curtailment – up to £2,000 if you need to cancel your trip or come home early
- ✓ Emergency Medical Treatment Abroad – up to £10,000,000
- ✓ Personal Accident – Up to £5,000 if bodily injury caused by an accident results in your death or up to £25,000 loss of a limb or sight, or permanent total disablement.
- ✓ Missed Departure – up to £500 if you miss your flight, train etc. on the outbound or return leg of your trip
- ✓ Baggage – up to £2,000 if your personal belongings are lost, stolen or damaged during your trip. Also, up to £75 for replacement of essential items if your baggage is temporarily lost for more than 12 hours on your outward journey
- ✓ Money, Passport and Documents – up to £500 for loss or theft of, or damage to, money or documents. Also up to £500 for travel expenses to obtain a replacement for a lost or stolen passport or visa.
- ✓ Personal Liability – up to £2,000,00 if you cause an accident on your trip which leads to death or injury to any person, or loss of or damage to property.
- ✓ Legal Assistance and Expenses – up to £10,000 for legal costs to pursue a claim for compensation if someone causes your death or injury.



#### What is not insured?

- ✗ Pre-existing medical conditions – unless you have told us about them and we have agreed to provide cover, or they are included in our “No Screen Conditions” list shown in the Policy Wording
- ✗ Any medical condition you have which a medical practitioner has advised you not to travel with (or would have done so had advice been sought) but despite this you still travel
- ✗ Any surgery, treatment or investigations for which you intend to travel outside of your home area to receive
- ✗ Any claim arising from suicide, drug use, alcohol or solvent abuse and you putting yourself at risk.
- ✗ Any claim arising from participation in or practice of any professional sports or entertaining.
- ✗ Any sport, manual work or activity which is not on the list in the Policy Wording (unless you have paid an additional premium and we have agreed to provide cover)
- ✗ Travelling against World Health Organisation (WHO) advice or against the advice of a recognised Government body.
- ✗ Any claim caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation (WHO). However, there is some cover provided under some sections of the policy, for example in relation to medical expenses abroad and cancellation of a trip. Full details are available in the Policy Wording.
- ✗ Travel and/or accommodation costs that are recoverable from your provider or elsewhere.
- ✗ Claims arising from circumstances known to you before the insurance was purchased, or at the time of booking a trip, which could reasonably have been expected to lead to cancellation or curtailment of the trip.



#### Are there any restrictions on cover?

- ! This insurance is only available to persons legally resident in the UK, Gibraltar, Guernsey, Jersey, the Falkland Islands or the Isle of Man.
- ! The maximum age at which you can buy this policy is up to 24 years under Study Abroad and up to 55 years for Orbit Excel.
- ! Children under 16 years old are only insured when travelling with one or both insured adults.
- ! Under most cover sections, claims will be subject to an excess, meaning you will be responsible for the first part of each and every claim per incident claimed for, under each cover section by each insured person (unless you pay an additional premium so that an excess is not payable).



#### Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance. However, there is no cover for any trip to, for any travel through, or for any event which happens in, Cuba, Iran or North Korea.



## What are my obligations?

### Disclosing important information

- You must take reasonable care to provide complete and accurate answers to questions we ask you are asked when you take out, renew or make a change to your policy.
- You must tell us about any pre-existing medical conditions and health changes. Full details are included under “Part 1 – Important Information” in the Policy Wording.
- We also recommend that if you are going to take part in any sport or activity during your trip you contact the intermediary who is arranging your insurance to check whether you are covered.

### During the period of insurance

- You must take precautions to avoid injury, illness, loss, theft or damage at all times.

### When making a claim

- You must report any serious medical emergency abroad as soon as possible, and any other claim as soon as possible and preferably within 31 days of any incident.
- You must provide, at your expense, any information, evidence and receipts we require including medical certificates signed by a registered medical practitioner, police reports and other necessary reports following loss or injury.



## When and how do I pay?

You must pay the full premium due when taking out this insurance. You can pay by either credit/debit card, cheque or bank transfer.



## When does the cover start and end?

If **single trip cover is selected**: You are covered for the period of insurance stated in the Validation Certificate. Cover ends upon completion of the trip if this occurs earlier. Cancellation cover is provided from the time you pay the premium.



## How do I cancel the contract?

- You can cancel this insurance up to 14 days from the date that you receive the policy documents at the start of the insurance and we'll give you a full refund provided that no insured person has travelled, (or in the case of single trip policies, cover has not already commenced) and no claim under the policy has been made or is intended to be made.

To cancel the policy, call COE Connections International on Tel: 07837 524 144 or Email: [info@coeconnections.co.uk](mailto:info@coeconnections.co.uk)