

UK Cancellation and Curtailment Insurance

Insurance Product Information Document

Company: Schofields Underwriting Agencies

Product: UK Cancellation and Curtailment Insurance

This insurance is provided by Schofields Underwriting Agencies which is registered in England and Wales. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN. 1811609).

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections. It is not a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the schedule, for full details of the coverage you have been provided and the terms and conditions of that coverage.

What is this type of insurance?

This is a holiday cancellation and curtailment insurance.



What is insured?

- ✓ For a specified holiday taken in the UK booked between 1st January 2019 and 31st December 2019 by residents of the UK only.
- ✓ The policy will pay up to the invoice cost of booking the accommodation if the holiday is cancelled or curtailed due to:-
 - The death, injury or illness of:
 - (a) The Insured Person; or
 - (b) The Person with whom the Insured Person is travelling or had arranged to travel; or
 - (c) The spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancé(e) or close business colleague (as defined), such person being resident in the United Kingdom, of the Insured, or of the person with whom the Insured Person is travelling or had arranged to travel.
 - Jury Service, attendance under subpoena as a witness at a Court of Law, redundancy which qualifies for payment under the Employment Protection Consolidation Act 1978 or subsequent amendment thereof or the compulsory quarantine restriction of the Insured Person or the Person with whom the Insured Person is travelling or had arranged to travel.
 - Accidental damage, fire, storm, flood, subsidence or malicious damage rendering the Insured Person's home uninhabitable.
 - Police requiring the presence of any person named in 1(a) and 1(b) above following burglary at home or place of business occurring after acceptance of the booking.
 - Unforeseen occupational posting; which gives rise to a period of complete exemption from UK Income Tax on earnings;
 - The Insured Person's car being stolen within 7 days of the booked commencement date of the trip necessitating cancellation of the holiday.
 - The Insured Person's car being involved in an accident or theft during the period of insurance necessitating curtailment of the holiday.
 - Strike/Industrial action or mechanical breakdown of the pre-booked aircraft or sea vessel which results in a delay of at least 12 hours in departure of the Insured person's outward journey as specified in the itinerary supplied to the Insured Person for holidays in excess of 48 hours only.



What is not insured?

- ✗ An excess applies as shown in the insurance policy – you are responsible for paying this amount in the event of a claim.
- ✗ Claims involving a pre-existing medical condition that existed before the date of the insurance being taken out.
- ✗ Claims involving a person aged 81 years or above. This exclusion applies not only to the insured person(s) but other persons for which the insurance provides cover; For example, family, partner, fiancé(e), close business partner.
- ✗ You taking part in hazardous activities as stated in the policy; For example mountaineering, potholing, winter sports etc.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Losses due to adverse weather conditions.



Are there any restrictions on cover?

- ! Up to the final invoice cost not exceeding £1,000 or as shown on the schedule, less insurance premiums each Insured Person.
- ! Notwithstanding the above, the amount payable is further limited in respect of cancellation claims to the scale of cancellation charges as defined in the booking conditions of the brochure(s).
- ! In respect of curtailment claims, the amount is limited to the unexpired portion of the total contracted holiday cost for each complete day of the holiday foregone.



Where am I covered?

- ✓ Cover only applies for journeys within the United Kingdom, which is defined as England, Scotland, Wales, Northern Ireland, The Isle of Man and Channel Islands.



What are my obligations?

- You must be a UK resident and in the UK at the start of the policy
- At the start of the policy, you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid.
- If you need to make a claim, you must provide us with a fully completed claim form as soon as possible.



When and how do I pay?

- You must pay your premium before the policy can be issued.
- The premium can be paid using one of the payment options given to you at the time of purchasing 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 as shown in your Policy Schedule.



How do I cancel the contract?

You can cancel this insurance within 14 days from the start of this insurance or the date of receipt of your policy, whichever is later, by writing to Schofields Underwriting Agencies, Trinity House, 7 Institute Street, Bolton, BL1 1PZ, or by emailing travel@schofields.ltd.uk. We will return any premium you have paid providing you have not made a claim.