

NFOP Travel Insurance

Insurance Product Information Document

Company: Underwritten by Union Reiseversicherung AG, UK

Product: Travel Insurance



Complete pre-contractual and contractual information on this product is provided in other documents

What is this type of insurance?

The NFOP Travel Insurance Scheme provides travel insurance to members of NFOP.



What is insured?

- ✓ Cancellation **£5,000**
- ✓ Curtailment **£5,000**
- ✓ Medical and additional expenses emergency medical repatriation and evacuation **£5,000,000**
- ✓ COVID-19 cover - up to limits shown under Cancellation, Curtailment and Emergency Medical & Repatriation Expenses sections above
- ✓ Emergency dental treatment **£750**
- ✓ Personal accident benefit; death, loss of eyes/sight/limb **£15,000**
- ✓ Personal baggage: single item **£350**; up to maximum **£1,500**
- ✓ Delayed baggage (more than 12 hours) **£150**
- ✓ Personal money, travellers cheques **£500**
- ✓ Cash limit up to maximum **£250**
- ✓ Loss of passport **£250**
- ✓ Delayed departure: every 12 hours **£50**; up to maximum **£200**
- ✓ Extended delay **£2,000**
- ✓ Missed departure **£1,000**
- ✓ Catastrophe cover **£300**
- ✓ Legal expenses **£25,000**
- ✓ Personal liability **£2,000,000**



What is not insured? Any claim:

- ✗ Where you were unfit to travel, have a chronic breathing condition, are terminally ill or travelling for medical treatment
- ✗ That includes unrelated costs of the claim
- ✗ Where you choose not to travel
- ✗ Where you travel to a destination against FCDO advice
- ✗ Where you are treated as an outpatient with unauthorised medical expenses above £500.
- ✗ Involving participation in perilous acts
- ✗ Involving the excessive consumption of alcohol, use of non-prescribed drugs or suicide
- ✗ There is no cover if you purchased this insurance with the reasonable intention or likelihood of claiming
- ✗ There is no cover if you are claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;
- ✗ There is no cover if you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers
- ✗ There is no cover if you are unable to provide evidence from a medical professional confirming your illness or infectious disease
- ✗ There is no cover if you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip
- ✗ There is no cover if you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19.



Are there any restrictions on cover?

- ! This is a travel insurance policy and not private medical insurance, therefore it does not cover any medical expenses incurred in private facilities if adequate public facilities are available, unless specifically authorised by us.
- ! We will not pay medical costs in excess of customary and reasonable levels of charging.
- ! You must be a member of the National Federation of Occupational Pensioners.
- ! You must be resident in the United Kingdom.
- ! You must be aged between 50 and 74 on joining the scheme.
- ! You must be fit to travel
- ! You must be undertaking travel solely for leisure purposes



Where am I covered?

- ✓ The product provided is worldwide annual travel insurance.
- ✓ You will not be covered if you travel to a country or region where the Foreign, Commonwealth and Development Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice.



What are my obligations?

- You must pay your premium.
- You must exercise reasonable care in avoiding a claim under the policy.
- In the event of a claim:
 - For holiday cancellation proof that cancellation was unforeseen and provide supporting medical evidence; e.g. medical or death certificate.
 - Where you are hospitalised, need repatriation or have a resulting alteration in travel plan you should immediately contact tifgroup-assistance as soon as practicably possible.
 - Involving the death of an insured person you should immediately contact tifgroup-assistance.
- You will be required to provide all necessary proofs, including proof of travel for your overseas journey and the dates on which travel occurred or was scheduled to occur.
- You must assist us in investigating any claim you make by providing information and answering our queries.
- You must assist us in recovering any compensation from third parties to which we are entitled.
- You must pay the necessary excess.



When and how do I pay?

Payment is by direct debit at policy inception and at each scheme anniversary date being 1st March.



When does the cover start and end?

Your policy will run for a year or less if you join after 1st March. Your policy will commence on the date your application is accepted or 1st March if renewed and shall expire on the 28th February, 29th February if a leap year.



How do I cancel the contract?

If you find that the policy does not meet your needs and you know longer wish to be covered by the policy, we will refund your premium in full provided you contact us within 14 days of having paid your premium, and you have not travelled or claimed, or intend to claim, on the policy.

We will consider a partial refund of your premium should you wish to cancel outside of the 14 day cooling off period provided you have not claimed, or intend to claim, on the policy.

If we agree to a refund, then we will refund 1/12th of the total premium you have paid, for each full calendar month remaining on the policy from the date of cancellation.

You may email or telephone us on: Telephone: 01622 766 960 | Email: nfoptravel@csis.co.uk