

MULTI TRIP TRAVEL INSURANCE

PRODUCT INFORMATION



Multi trip Travel Insurance Key Features & Benefits - subject to limitations and exclusions

LIMIT OF COVER

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| <ul style="list-style-type: none"> • Cancellation or Curtailment Charges - if you have to cancel or curtail a trip for a variety of reasons - excludes strikes and any incidents where you do not have a medical certificate from the doctor treating you abroad which states that you need to return home early | Up to £7,000 per person (including up to £250 for excursions) |
| <ul style="list-style-type: none"> • Emergency Medical Expenses whilst outside of the United Kingdom <ul style="list-style-type: none"> - Medical, surgical, hospital, nursing fees - Emergency dental treatment for pain relief - Cost of funeral expenses and cost of conveying the ashes or body home | Up to £10,000,000 Up to £200 Up to £1,500 |
| <ul style="list-style-type: none"> • Personal Accident <ul style="list-style-type: none"> - Benefit paid following injury resulting in death, loss of limbs, loss of sight, or permanent total disablement within 12 months of a trip. | Up to £25,000 |
| <ul style="list-style-type: none"> • Delayed Baggage - for delays of more than 12 hours on the outward journey (excludes valuables or ski equipment) | Up to £400 |
| <ul style="list-style-type: none"> • Personal Liability - your liability to others in a personal capacity | Up to £2,000,000 for any one event |
| <ul style="list-style-type: none"> • Missed departure - the cost of extra accommodation and transport to get to your destination | Up to £500 for any one event |
| <ul style="list-style-type: none"> • Overseas Legal Expenses - if an insured person suffers death, illness or personal injury during the trip | Up to £25,000 per person or a maximum of £50,000 for all claims |
| <ul style="list-style-type: none"> • Winter Sports (optional cover) <ul style="list-style-type: none"> - Ski Pack Costs if you have to cancel or curtail your trip or cannot ski because of an injury or illness during your trip - Delayed ski equipment - the hire of ski equipment if yours is temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination | Up to £500 £50 each 24 hour period and up to £500 in total |

Main Exclusions

- There is no cover for
 - the policy excess, for claims under most sections this is £150
 - any trip exceeding 45 days duration (and 31 days in any annual period of insurance for winter sports - if you have included this optional cover)
 - you not enjoying your trip or not wanting to travel
 - one way trips
 - anyone who is aged over 79 years
 - trips in the United Kingdom for less than 2 nights
 - pre-existing medical conditions unless declared and accepted by us prior to travelling
 - claims following any epidemic or pandemic
 - terrorism
 - taking part in winter sports or certain hazardous sporting or leisure activities without our prior agreement.

Health Declaration Condition and Exclusions

There is no cover for any directly or indirectly related claim arising from the following if in the 12 months before taking out insurance or booking your trip (whichever is the later) you:

- have been prescribed medication
- have received treatment or attended a medical practitioner for any medical condition
- have attended a hospital or a clinic as an out-patient or in-patient
- have been referred for tests, investigations, treatment, surgery or are awaiting results
- have been diagnosed as having a terminal illness

unless you have declared any existing medical conditions to us and we have accepted cover.

A copy of the Multi trip Travel Insurance policy wording with the full terms and conditions of the cover is available on request or can be downloaded from www.homeandlegacy.co.uk

Registered address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Registered in England No. 3007252.
Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.
Financial Services Register number 307523. A member of the British Insurance Brokers Association.

Calls may be recorded for our joint protection, training and/or monitoring purposes.

Multi Trip Travel Insurance Information v2 (Feb 2016)