

Insurance Product Information Document

Company: William Russell Limited

Product: Personal travel plan

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This document contains important information about your personal travel insurance plan. This document does not contain the full terms and conditions of the plan. These can be found in the plan agreement and on your Certificate of Insurance (if you are already a member of William Russell).

What is this type of insurance?

The personal travel plan is an annual, multi-trip travel insurance policy, which provides cover for unforeseen events specified in the plan agreement that can occur before or during an insured trip of up to 120 days. The travel plan is only available to holders of a health insurance plan from William Russell.



What is insured?

- ✓ Personal accident: £50,000 or US\$85,000 or €85,000
- ✓ Personal belongings or baggage: up to £2,500 or US\$4,250 or €4,250 per insured person
- ✓ Cancellation or curtailment: up to £2,500 or US\$4,250 or €4,250 per insured person
- ✓ Travel delay: £50 or US\$85 or €85 per insured person per trip up to a maximum of £200 or US\$340 or €340
- ✓ Cover for replacement of essential baggage, following temporary loss of baggage on an outward-bound flight, up to £100 or US\$170 or €170
- ✓ Personal liability: up to £1,000,000, US\$1,700,000 or €1,700,000
- ✓ Personal money: up to £500 or US\$850 or €850
- ✓ Legal expenses: up to £25,000 or US\$42,500 or €42,500
- ✓ Travel disruption: up to £1,000 or US\$1,700 or €1,700
- ✓ Hijack: £50 or US\$85 or €85 per day, up to a maximum of £500 or US\$850 or €850
- ✓ Additional travel and accommodation costs incurred in order to obtain a replacement passport, covered up to a maximum of £250 or US\$425 or €425.

Winter Sports Cover:

- ✓ Piste closure occurring during December to February (northern hemisphere), or June to August (southern hemisphere): £20 or US\$34 or €34 per day, up to a maximum of £200 or US\$340 or €340
- ✓ Ski or snowboard hire: £10 or US\$17 or €17 per day up to a maximum of £150 or US\$255 or €255
- ✓ Inability to ski or snowboard caused by illness or injury arising during an insured trip: £10 or US\$17 or €17 per day, up to a maximum of £100 or US\$170 or €170.



What is not insured?

✗ This plan does not cover medical expenses or repatriation

General exclusions which apply to all sections of the personal travel plan

- ✗ Any claim resulting from war, war-like activities, and terrorist activities
- ✗ Accidents or incidents occurring whilst involved in any of the hazardous activities listed in the plan agreement
- ✗ Aviation (except as a passenger on a fully licensed multi-engine passenger aircraft).
- ✗ Manual work related to a profession, business, or trade
- ✗ Use of mopeds or motorcycles.
- ✗ Participation in professional sport.
- ✗ Self-inflicted injuries, suicide and injuries caused by alcohol or drugs
- ✗ Circumstances manifesting before the commencement of your cover
- ✗ Nuclear or radioactive contamination
- ✗ Consequential losses
- ✗ Criminal or unlawful acts
- ✗ Bankruptcy or liquidation of any tour operator, travel agent, transportation company or accommodation supplier
- ✗ Expenses that are recoverable from any other source.

A full list of exclusions and limitations which apply to particular benefits of the personal travel plan is contained in the plan agreement.



Are there any restrictions on cover?

- ! The personal money benefit is subject to a limit of £200 or US\$340 or €340 for cash
- ! The personal accident benefit is reduced to a maximum of £5,000 or US\$8,500 or €8,500 for the death of an insured child under 16
- ! Any other limitations stated on your Certificate of Insurance
- ! The excess and benefit limits specified for particular benefits, as set out in the plan agreement
- ! Territorial limits applicable
- ! The maximum age of entry to the health plan, and therefore the personal travel plan, is 70 years of age
- ! Travel to an area that, at the time of booking, the British Foreign and Commonwealth Office are advising against all travel to
- ! As the personal travel plan is only available to holders of a health plan, cover is not available to residents of certain countries, including the USA



Where am I covered?

- ✓ The cover provided by your personal travel plan is worldwide



What are my obligations?

- Provide complete and accurate information where requested to do so
- Ensure that all premiums for your personal travel plan are paid when they are due
- Inform us if you or any other member's personal details change (including contact details)
- Exercise reasonable care to prevent accidents, injury loss or damage
- Inform us immediately if you change your address, country of residency or country of nationality
- Not to admit liability in the event of an incident that could give rise to a claim or proceedings by a third party
- Obtain a written report, as specified in the plan agreement, in relation to an event that could rise to a claim against the personal travel plan



When and how do I pay?

All premiums are payable in advance of the premium due date as shown on your invoice. Premiums must be paid in the plan currency (Sterling, Euro or US Dollar).

You may pay your premiums annually by cheque or direct debit from a UK bank account, bank transfer, or an acceptable credit or debit card. Premiums can also be paid half-yearly, quarterly, or monthly by an acceptable credit or debit card, or by direct debit from a UK bank account. We can only accept direct debit payments if you pay in Sterling.



When does the cover start and end?

The period of cover for your personal travel plan is 12 months from your date of entry, or from your renewal date. The dates of your period of cover are stated on your Certificate of Insurance.



How do I cancel the plan?

If you wish to cancel your personal travel plan, or if you want to cancel cover under your plan for one or more of your dependants, you must instruct us in writing. We will cancel cover from the date we receive your written instructions, or from a date in the future that you have specified. We will not cancel cover from a date prior to us receiving your written instruction to cancel.

Provided that we receive your written instructions within 30 days of your date of entry, and provided that no claims have been submitted, we will refund your premium in full. If we receive your written instructions more than 30 days after your date of entry and you have not made a claim, we will issue a pro rata refund.