

Insurance Product Information Document

This insurance is underwritten by Everest Managing Agent Limited, Syndicate 2786 which is authorised in the UK by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 1018680.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy wording and schedule of insurance which are available on request from Banner Financial Services. Other pre-contractual information is also available from Banner Financial Services.

What is this type of insurance?

This is an international emergency medical expenses and travel insurance designed to cover you for emergency medical and dental expenses, travel expenses, personal accident, personal liability, personal property, business equipment and hijack. Cover will only be provided for the benefits selected, as shown in the schedule of insurance.



What is insured?

We will cover, according to the schedule of insurance and wording, for the following during your covered trip:

- ✓ Emergency medical and dental expenses including an amount when you return to your home country from being abroad, associated travel, provision of blood, costs to transport mortal remains or for burial or cremation, and a hospital cash benefit
- ✓ Travel expenses including cancellation and curtailment, delay and journey continuation
- ✓ Personal accident lump sum including death or disablement within 1 year of bodily injury
- ✓ Personal liability
- ✓ Personal property including personal baggage and money and cash
- ✓ Business equipment*
- ✓ Hijack daily amount

*This benefit is only included with short term and multi-covered trip cover and is only optional with annual cover.



What is not insured?

- ✗ Any amount of excess.
- ✗ Pre-existing medical conditions of you or of persons upon whom travel depends, unless stated in the policy wording or agreed by endorsement.
- ✗ Certain sports or activities where there is a high risk of bodily injury, unless stated in the policy wording or agreed by extension or endorsement.
- ✗ Travel to any country or with any persons in breach of the sanctions, export and exchange control clause.
- ✗ Travel to any country where the Foreign Commonwealth & Development Office (FCDO) advises or has advised against all or all but essential travel to such country on or before the date of your travel.
- ✗ Failure on your part to follow any suggestions or recommendations made by any government or other official authority including the FCDO during the period of insurance.
- ✗ Caused or contributed to by an act of terrorism involving the threat thereof of any nuclear weapon or device or chemical or biological agent.
- ✗ Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.



What is not insured? (continued)

- ✗ The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- ✗ A covered trip that is undertaken against the advice of a qualified medical practitioner or with the intention of obtaining medical treatment.
- ✗ Any condition that is or becomes chronic unless declared to and accepted by us in writing.
- ✗ Any persons who have received a terminal prognosis.
- ✗ Cover provided by any other insurance policy, national health scheme or reciprocal health agreement.
- ✗ Claims where medical or other suitable evidence is not provided to support the claim.
- ✗ The failure to take reasonable precautions or preventative treatment or prophylaxis.
- ✗ An insured person being under the influence of alcohol, non-prescribed drugs or solvent abuse.
- ✗ Wilful self-injury, suicide, attempted suicide, deliberate exposure to exceptional danger (except in an attempt to save human life).
- ✗ Participation in any illegal occupation or criminal act.
- ✗ Any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder including stress, anxiety and/or depression.
- ✗ Driving or riding any vehicle, motor cycles or motor scooters where the insured person is found to have been driving at the time of the accident with a level of alcohol in his blood above that permitted under prevailing legislation, or was not wearing a safety crash helmet, or did not hold a current UK driving license or foreign equivalent and/or was unqualified to drive such motorcycle.
- ✗ Manual work involving the use of heavy machinery.
- ✗ Any loss of or damage, directly or indirectly resulting from or attributable to war unless whilst airborne or waterborne.
- ✗ Cyber act or cyber incident under the Travel Expenses section only.



Are there any restrictions on cover?

- ! Endorsements and extensions may apply to the policy but shall not override the exclusions under the Personal Liability section unless expressly stated as doing so.
- ! This is not a private medical insurance policy and will instead respond to medical emergencies and assistance and repatriation where necessary only.
- ! Covered trips will be limited to a maximum length and number of days total in each period of insurance as determined by the type of contract stated in the schedule of insurance and detailed in the policy wording.
- ! No person aged 75 or more at the commencement of the period of insurance will be covered unless agreed by us.
- ! In the event of any one occurrence giving rise to claims under more than one section of the policy which have a monetary excess, only one monetary excess of GBP50 each insured person shall be deducted from the total amount of the claim (excluding business equipment – excess GBP100).
- ! In no case shall our liability in respect of any claim by you exceed the largest sum insured stated in the schedule of sums insured to be read in conjunction with your schedule of insurance.
- ! This policy is not subject to, and does not provide certain of the insurance benefits required by, the United States' Patient Protection and Affordable Care Act ("ACA"). This policy does not provide, and Insurers do not intend to provide, minimum essential coverage under ACA.
- ! Mid-term adjustment fees may apply when updating the policy as shown in the schedule of insurance.



Where am I covered?

- ✓ Insured persons are covered anywhere in the world except for Afghanistan, Belarus, Chechnya, Central Africa Republic, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel/Palestine (West Bank, Gaza Strip and Occupied Territories), Libya, Nigeria, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine + Crimea/Sevastopol/Donetsk & Luhansk, Venezuela and Yemen, unless such trips are declared to and accepted in writing by us prior to commencement and an additional premium paid.



What are my obligations?

- At the beginning of the period of insurance or when making changes to the policy, complete and accurate answers to any questions relating to the insurance must be given.
- Any inaccuracies or changes in the information provided must be mentioned to Banner Financial Services as soon as practicable, whether happening before or during the period of insurance.
- In the event of illness or bodily injury during your covered trip which results in you needing hospitalisation or emergency medical treatment, you must notify our assistance company, CEGA.
- For all other claims you must our claims administrator, Crawfords, as soon as practicable and in any event within 90 days of the date of the occurrence, after which date the claim will be invalidated.
- You shall at your expense furnish to us any certificates, information and evidence that may from time to time be required by us and in the form prescribed by us.
- We shall be allowed, at our own expense and upon reasonable notice, to have a medical examination of the insured person.
- You shall co-operate with us in the review of a claim and provide us and our designated representatives with all information, documentation and medical information we may require as may be necessary for the purpose of reviewing the claim and you shall provide upon our request all authorisations necessary to obtain your medical records that we may require as may be necessary for the purpose of reviewing the claim.



When and how do I pay?

Banner Financial Services will advise the full details of when and the options by which the premium can be paid.



When does the cover start and end?

This insurance cover is for the period of insurance shown in the schedule of insurance. The type of contract shown in the schedule of insurance will determine the number of days and length of covered trips that will be applicable during the period of insurance, as detailed in the policy wording.



How do I cancel the contract?

This insurance cover can be cancelled at any time by contacting Banner Financial Services. During the 14-day cooling off-period, provided no claim has been made or is intended to be made, a refund of any premium paid will be payable. After the cooling-off period, for single trip policies no refund of premium will be payable. For annual policies, provided no claim has been made or is intended to be made, a refund of any premium paid will be payable, subject to a deduction for time already elapsed and this may also be subject to a fee as shown in the schedule of insurance.