

Rondo Travel Limited Group Travel Insurance

Insurance Product Information Document

Company: Liberty Specialty Markets

Product: Travel

This Insurance is provided by Liberty Managing Agency Limited (company number 3003606, PRA/FCA no: 204945) and underwritten by Ortus Underwriting (Firm reference number: 590914) for Lloyd's Syndicate 4472. Liberty Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority.

This document contains some important facts about your Travel Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

This is a Travel Insurance policy. This Insurance covers you whilst you are on a trip abroad or a trip within the UK which requires air travel or an overnight stay. Cover extends to categories of Insured Persons as shown in the Policy Schedule.



What is insured?

- ✓ 1. Cancellation or Curtailment
- ✓ 2. Travel Disruption Expenses
- ✓ 3. Replacement Group Leader
- ✓ 4. Journey Continuation
- ✓ 5. Travel Delay
- ✓ 6. Medical, Repatriation and Additional Expenses
- ✓ 7. Personal Liability
- ✓ 8. Personal Baggage, Business Items and Money
- ✓ 9. Personal Accident
- ✓ 10. Winter Sports Extension

You may not be covered for all of the above items. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy Schedule and Policy Wording.



What is not insured?

- ✗ Travelling: Contrary to medical advice; Contrary to health and safety restriction(s) from an airline or carrier; To obtain medical treatment; After a terminal prognosis.
- ✗ Pre-existing medical conditions that do not comply with the requirements set out in the Policy
- ✗ Any persons aged 85 years or over at the effective date of the policy.
- ✗ Certain Hazardous sports and activities may not be covered. See 'Covered Activities' in policy wording for details
- ✗ Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing.
- ✗ Any psychiatric, mental or nervous disorder including anxiety and/or depression.
- ✗ Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).
- ✗ Any claim resulting directly from the influence of alcohol, drugs or solvents.
- ✗ Any Travel longer than 31 days.
- ✗ Any claims in respect of travel to any country/destination that the Foreign, Commonwealth & Development Office (FCDO) has advised against "all but essential travel" or "all travel".
- ✗ Any claim arising out of War in the UK or in a Country known to be in a state of War at the commencement of travel.
- ✗ Any act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.
- ✗ Any claim under Items 1-5, if such contingencies had already started or been forecast before the trip.
- ✗ Claims arising from Winter Sports unless the Insured Person is noted as having this extension.
- ✗ Claims arising from Winter Sports within Europe between 01st May and 30th November.
- ✗ Claims arising from Off-piste skiing/snowboarding, if such areas have been deemed unsafe.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



Are there any restrictions on cover?

- ! The maximum duration for any one continuous Period of Travel shall not exceed 31 days . We will not cover You for any part of the trip where the Period of Travel exceeds 31 days unless agreed by Us in writing prior to the Period of Travel.
- ! This Policy is issued on the condition that You have no knowledge of any other corporate travel Insurance in force except as specifically declared to Us at inception or agreed by Us during the Period of Insurance. If at the time of a claim there is another insurance Policy in Your name which covers You or an Insured Person for the same expense or loss, We will only pay a proportion of the claim, determined by reference to the cover provided by each section except for Item 9 of the Policy Schedule. Items 9a-9g of the Policy Schedule will be paid in full.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



Where am I covered (Geographical Limits)?

- ✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
 - notify your broker as soon as practicable.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. Provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance