

Travel Insurance

Insurance Product Information Document



MSG Tours Travel Insurance – Single Trip is underwritten by URV.

Union Reiseversicherung AG (URV) is authorised in Germany with BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority.

The URV Branch office is administered in the United Kingdom by Travel Insurance Facilities Plc. which is authorised and regulated by the Financial Conduct Authority, FRN 306537 Registered in England & Wales, Number 3220410

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your document of insurance.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer a tailor-made single trip policy for clients of **MSG Tours**.

The policy covers up to the following:

✓ Cancellation	£5,000
✓ Delay abandonment	£5,000
✓ Emergency medical expenses Including 24/7 Assistance	£5 million
✓ State hospital benefit	£600
✓ Unused activities	£250
✓ Personal possessions	£1,750
✓ Delayed possessions	£150
✓ School property	£500
✓ Team equipment	£750
✓ Personal money	£500
✓ Party leader student money	£1,500
✓ Party leader emergency funds	£1,500
✓ Loss of travel documents	£300
✓ Curtailment	£5,000
✓ Personal liability	£2 million
✓ Organisers liability	£5 million
✓ Organisers expenses	£100
✓ Accidental death and disability benefit	£25,000
✓ Legal advice and expenses	£25,000

Winter sports trips with MSG Tours also include:

✓ Piste closure	£300
✓ Ski equipment	£700
✓ Delayed ski equipment	£150
✓ Unused ski pack	£350

Cover provided for MSG Tours:

✓ Delayed arrival	£100
✓ Missed departure	£500
✓ Additional travel expenses	£100



What is not insured?

- ✗ **Excesses** apply on the **MSG Tours** policy and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim
- ✗ Existing medical conditions that you haven't told us about or where we've not agreed to cover them in writing or where an age exemption applies for automatic cover for existing medical conditions at the time of taking insurance only
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered on your Policy Documentation
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Any trip involving a pleasure ocean/sea voyage over 72 hours and which may include various stops



Are there any restrictions on cover?

- ! There is no cover for travel to a destination outside the area of your trip destination(s) as shown on your booking confirmation invoice.
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about or the age exemption applies to the insured
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you have purchased via **MSG Tours** will cover the geographical area(s) of your booked trip.

We have three options available to you – please read the Geographical Areas section of the Document of Insurance for full definitions:

- ✓ Worldwide including United States of America and Canada
- ✓ Europe
- ✓ UK (non winter sport trips only)



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- Premiums must be paid on time
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy



When and how do I pay?

You must pay your premium as part of your **MSG Tours** trip booking before the policy can be issued.



When does the cover start and end?

Single trip travel insurance covers the period from the date on which you pay your premium until the return date shown in your policy schedule.



How do I cancel the Contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling **MSG Tours** within 14 days of purchase to obtain a full refund of the premium paid.