

Travel Insurance



Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority register number 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Product: Wapp Travel Insurance – Pay as you go

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance provides a package of travel insurance benefits on a pay as you go basis for trips where cover is activated, at cover levels you have chosen. Cancellation cover can be added on a monthly subscription basis.



What is insured?

- ✓ **Cancellation** – between £0 & £5,000*
- ✓ **Cutting Short Your Trip** – between £0 & £5,000*
- ✓ **Emergency Medical Expenses incl 24/7 Assistance** – £Unlimited
- ✓ **Emergency Dental Treatment** – up to £500
- ✓ **Missed Departure** – up to £1,000
- ✓ **Travel Delay** – up to £500
- ✓ **Personal Possessions** – up to £2,500
- ✓ **Baggage Delay** – up to £100
- ✓ **Personal Money** – up to £500
- ✓ **Loss of Passport** – up to £500
- ✓ **Personal Liability** – up to £2 million
- ✓ **COVID-19 cover** – up to the amount shown on your policy schedule

Optional Covers:

- *Cover can be flexed up or down to the amount shown on your Schedule of Cover. In order to be covered you must have a monthly subscription set up at the time of the incident that causes the claim, and payment must not be in arrears.
- Gadget cover can be added for up to 4 gadgets subject to payment of an additional premium.
- Travel Distruption Extension.
- The excess can be flexed up or down to the amount shown on your Schedule of Cover by paying an additional premium.



What is not insured?

- ✗ Some sections of the policy may be subject to an excess unless otherwise specified in your policy. This is the amount you pay when making a claim.
- ✗ Pre-existing medical conditions unless they are screened, accepted by us and the appropriate premium is paid.
- ✗ There is no cover if at the start of the policy anyone to be insured is awaiting any medical investigation, or the results of any tests or investigations.
- ✗ Travelling against medical advice or with the intention of obtaining medical treatment abroad.
- ✗ The policy includes restrictions regarding the health of close relatives and friends upon whom your trip may depend, even if they are not being insured by this policy.
- ✗ Certain hazardous sports and activities may not be covered under this policy. (see wapp.com).
- ✗ You drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement.
- ✗ Circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) that might result in a claim.
- ✗ Any treatment which can wait until you return home.
- ✗ Medical expenses incurred in your home country.



What is not insured? continued

- ✗ Private medical treatment unless agreed by us.
- ✗ Personal baggage claims will be paid based on the intrinsic value of the items at the time the loss occurred unless otherwise stated.
- ✗ Personal baggage where you have not taken steps to prevent loss.
- ✗ Covid-19, or any related/mutated form of the virus. Unless cover is specified within the policy wording.
- ✗ Any epidemic or pandemic as declared by the World Health Organisation.
- ✗ Any trips within the United Kingdom, Channel Islands, or Isle of Man.
- ✗ Travelling, or planning to travel against Foreign, Commonwealth and Development Office (FCDO) advice. Unless cover is specified within the policy wording.



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom, excluding residents of the Channel Islands and Isle of Man
- ! Pay as you go policies
 - You must be 85 years of age or under at the start of any trip
 - Some sports and activities have an upper age limit
 - Some sports and activities are only covered if you pay an additional premium
 - Maximum trip limit 35 days
 - Maximum total time spent abroad is 183 days in any year
 - You must have had all recommended vaccinations in order to be covered by this policy



Where am I covered?

- ✓ You can select the cover that is most appropriate for your travel plans. Cover will only apply within areas where your mobile device has been able to store geolocation data and provide this data to the app.
- ✓ You will not be covered if you travel to a country or region where the Foreign Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice



What are my obligations?

- You must be fit to undertake any trip to be covered under the policy.
- You must have your mobile device with you with the app installed and location services enabled to be covered when travelling.
- Ensure the policy meets your needs.
- You must take care to protect yourself and your property.
- You must tell us as soon as reasonably possible of any event which may result in a claim.
- If you need medical assistance while abroad, you must contact us before going to a medical facility (other than a pharmacy), or as soon as you can.
- You must keep up to date with the travel advice issued by the Foreign, Commonwealth and Development Office (FCDO).
- You must have the recommended COVID-19 vaccinations in order to be covered for COVID-19.
- You must have had all recommended vaccinations, inoculations or preventative medications in order to be covered.



When and how do I pay?

You must pay monthly in advance for cancellation cover. "On-trip" travel cover will be billed and paid for when you return from an insured trip. You can pay by credit/debit card or another pre-agreed payment method.



When does the cover start and end?

Cancellation cover starts when you make the premium payment and it is accepted by us. This cover ends on the last day of the month in which you reduce the cancellation cover subscription to £0 (zero).

"On-Trip" cover starts when you start an insured trip as long as you activate your cover when prompted by the app. Cover ends on the date your return to the United Kingdom or after 35 days whichever is sooner.



How do I cancel the contract?

You can cancel this policy at any time. If you cancel within 14 days of receipt of your policy documents, we will cancel the policy and refund your premium in full, provided that you have not already started your trip, made a claim or intend to make a claim. The policy can be cancelled using the app, by calling wapp Customer Services on 0330 006 8020, or by visiting wapp.com.