Trip Cancellation, Trip Disruption and Baggage Protection

Insurance company: This policy is underwritten by Helvetia Global Solutions Ltd., UK Branch, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, Firm reference number 454140. Their registered office is located at Bevis Marks 6, Bevis Marks, London, EC3A 7BA. These details can be checked on the Financial Services Register at: https://www.fca.org.uk

Product name: Trip Cancellation, Trip Disruption and Baggage Protection Insurance

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. It is important that you read these documents carefully.

What is this type of insurance?

This insurance provides cover if your trip gets cancelled, your trip gets disrupted or to protect your baggage from loss, theft or accidental damage. It provides cover for the unexpected events that you hope won't happen but could occur before a trip that cause you to cancel your ticket or that could affect your baggage during your trip.

What is insured?

Ticket Refund - Up to the cost of your ticket:

✓Cover for unused non-refundable pre-paid bus, coach, train fares if you have to cancel your trip due to specified reasons.

Travel Disruption - Up to £200:

✓Cover should you be unable to reach your ticket destination and require overnight accommodation (up to £100) or additional transport to help you reach your destination (up to £100).

Train Delay

✓£25 benefit should you be delayed for more than 1 hour.

Missed Departure - Up to £250:

✓Cover to enable you to reach your pre-booked destination should you miss your departure for specified reasons.

Missed Connection - Up to £250:

✓Cover to enable you to reach your pre-booked destination should you miss your connection for specified reasons.

Personal Baggage - up to £1,000:

✓Cover for your personal baggage if it's lost or stolen during your trip.

✓Valuables and personal electronics are each covered up to £300 in total, single items up to £200 per item.

What is not insured?

✗ Any excess shown on your certificate.

✗ Claims caused by any government restricting travel, such as, but not limited to, locking down a geographical region, closing borders, or making your travel illegal.

✗ Any medical cover

Specific to Ticket Refund:

✗ If you simply did not want to travel, had a fear of travelling or you could no longer afford to pay for the trip.

Specific to Travel Disruption

✗ If the delay or cancellation of any train service because of strike or industrial action that started or was announced before your trip was booked or the insurance was paid for.

✗ For any claim for costs or charges if the transport provider offers other transport departing within 1 hour of the original planned departure time.

Specific to Missed Departure

✗ If sufficient time hasn't been allowed for your journey in order to meet the coach departure time specified on your itinerary.

✗ For any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued.

Specific to Missed Connection

✗ If sufficient time hasn't been allowed for your journey in order to meet the coach departure or connection time specified on your itinerary. As a minimum, you must allow 15 minutes prior to departure for journeys under 2 hours and 30 minutes prior to departure for journeys of 2 hours and above.

✗ For additional expenses where the public transport carrier has offered reasonable alternative travel arrangements.

Specific to Baggage:

✗ Property left unattended, unless locked in your accommodation.

✗ Valuables or personal electronics carried in checked-in luggage or stored in a bus, coach or train luggage section that is unattended by you.

✗ Loss or theft while travelling which is not reported to the police or to the transport provider within 48 hours.

✗ If you lose or misplace your personal electronics, unless they're lost by the travel carrier.

✗ Theft of any item from an unattended vehicle, unless there is evidence of forcible and violent entry.

Are there any restrictions on cover?

! There are limits and excesses which apply per claim and per person, as shown on Your Certificate.
! Policies have a maximum trip limit of up to 90 days for return trips.
! Cover is only available to residents within the United Kingdom
! The policyholder must be at least 18 years old when purchasing the policy.
! There is no cover if you travel against government restrictions which have been put in place to prevent or limit travel from where you live or to your destination.

Where am I covered?

You are covered for trips during the period of insurance only within the destination country or region stated on your certificate, providing you are not travelling against government restrictions which have been put in place to prevent or limit travel from where you live or to the destination.

What are my obligations?

You need to pay the insurance premium.

You should do all you can to prevent and reduce any damage.

You should contact us as soon as possible with full details of anything that may result in a claim and give us all the information and documentation we ask for.

You must not provide information that is untrue or misleading in response to any question asked when you take out cover or make a claim.

You must inform us if you are changing country of residence or any of your contact details i.e. home or email address.

You must check your policy documentation when you receive it to make sure you have the cover you need and expect.

You must not be travelling against medical advice.

When and how do I pay?

You will need to pay the full cost of your policy prior to cover commencing. You can pay by credit or debit card.

When does the cover start and end?

Your cover will start and end on the dates specified in your Certificate of Insurance.

Ticket Refund cover applies from when you purchase your policy until you leave home on the start date of your trip. Cover for Baggage Protection applies from where you leave home on the start date of your trip until your trip ends.

How do I cancel the contract?

You have 14 days from the purchase date to cancel this insurance. Should you decide to exercise this cancellation right, you will be entitled to a refund of premium provided you have not started a trip to which the insurance applies and you have not made a claim.

If you cancel outside of the 14-day cooling-off period, no premium will be refunded.

Important Information

Statement of Demands and Needs

This insurance product meets the demands and needs of travellers residing in the United Kingdom, who are purchasing trips and need cover for unforeseen events which may require them to cancel their ticket. It also provides cover should the customer be unable to reach their pre-booked destination, or if their baggage is lost, accidentally damaged or stolen. It does not meet the needs of customers who reside outside of the United Kingdom. This statement does not constitute advice or a personal recommendation.

Claim notification

To make a claim, please visit us at: https://www.xcover.com/claim.

Cover Genius Terms of Business

Please read this document carefully.

It sets out the terms upon which we, Cover Genius Ltd., agree to act for our customers and contains details of our regulatory and statutory responsibilities. It also sets out some of yours, the customer's responsibilities. Please contact us immediately if there is anything in these Terms of Business that you do not understand.

About our company

XCover.com, a trading name of Cover Genius Ltd, whose registered office is C/O Corporation Service Company (UK) Ltd, 5 Churchill Place, 10th Floor, London, United Kingdom, E14 5HU. Cover Genius Ltd is a company registered in England and Wales and is a firm authorised and regulated by the FCA under registration No 750711. This can be verified at: https://register.fca.org.uk/s/

Trainline.com Limited is an Appointed Representative of Cover Genius Ltd. whose registered office is 120 Holborn, London, EC1N 2TD, United Kingdom.

Our address

Cover Genius's registered address is: C/O Corporation Service Company (UK) Ltd, 5 Churchill Place, 10th Floor, London, United Kingdom, E14 5HU. You can reach us via email at www.xcover.com/contact-us.

Our products and services

This cover is underwritten by Helvetia Global Solutions Ltd. (the insurer). We do not give advice or make personal recommendations in connection with any insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

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Capacity in which we are acting

In arranging your insurance, we will act as agent of the insurer at all times. Cover Genius does not have a holding, direct or indirect representation of 10% or more of the voting rights or of the capital in the insurer. The insurer does not have a holding, direct or indirect representation of 10% or more of the voting rights or of the capital in Cover Genius.

Disclosure

It is very important that information given to us when buying a policy, when completing a claims form and giving declarations to the insurer is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us or directly to the insurer.

Insurance premiums

We collect and hold insurance premiums as an agent of the insurer.

Administration Fees

There may be an administration fee payable for the management of your policy. Please check your Certificate of Insurance for details.

Quotations

Unless stated otherwise, all quotations provided for new insurances are valid at the time of quote only.

Our Remuneration

When we sell you a policy, the insurer pays us a percentage from the total premium as commission.

Cancellation right

You have 14 days from the purchase date to cancel this insurance. Should you decide to exercise this cancellation right, you will be entitled to a full refund of premium provided you have not started a trip to which the insurance applies and you have not made a claim.

To exercise this cancellation right, please log in to your XCover Account. If you cancel outside of the 14-day cooling-off period, no premium will be refunded.

Treating our customers fairly

We aim to provide a first-class level of service at all times, and welcome feedback from our customers. If, for any reason, you feel that our service is not of the standard you would expect, please tell us.

Complaints procedure

For any complaints, you can contact the friendly XCover Complaints Team (complaints@xcover.com) at any time. Include your reference number (ending with "INS") for a formal review of your complaint. We will respond within 5 days. Click the button to send us an email.

If you do not agree with our final response or if we do not reply within eight weeks you may refer your case to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service,

Exchange Tower, Harbour Exchange Square,

London,

E14 9SR.

Tel: +44 (0) 800 023 4567 UK Landline.

Tel: +44 (0) 300 123 9 123 UK Mobile.

Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent body that arbitrates complaints about general insurance products and other financial services. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. Please note that you have six months from the date of our final response in which to refer your complaints to the FOS.

The lodging of a complaint does not affect the consumer's right to institute proceedings in the competent court.