

Travel Insurance Insurance Product Information Document



Insurer: HDI - Hannover Global Specialty SE

Assured: Triptime Trust

Policy Administrator: Point Comfort Underwriters

Product: Primetime Insurance policy no. PCU02012021

You can find complete information on the policy in your certificate of insurance and in your policy document.

What is this type of insurance?

This is a worldwide travel insurance policy for a single trip for up to 365 days, or until the date you return to your home country for longer than the incidental trip allowed, or the expiry of your policy, whichever is earlier. You can choose whether the policy covers one person, a couple, a family or a group of individuals. Adventure sports and additional marine sports cover can be included as optional extras if additional premium is paid.



What is insured?

- ✓ **Medical & Personal Accident**
Emergency medical expenses and repatriation Sum insured: up to \$2,000,000 based on selection
- ✓ **Other benefits defined according to the table of benefits:**
 - Outpatient Benefits
 - Telemedicine Benefits
- ✓ **Accidental Death**, Sum insured
 - 14 days through 17 - \$1,250
 - 18 through 69 - \$25,000
 - 70 through 74 - \$12,500
 - 75 and older - \$5,000
- ✓ **Personal Liability Coverage**
Combined Limit: US\$25,000



Where am I covered?

- ✓ This depends on the area you select and purchase, which is shown on your Master Policy Certificate. Either Worldwide or Worldwide excluding USA
- ✓ No cover is provided for any trip in, to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. Covid-19 cover is not provided where you have travelled to a specific country where the US Department of States said Do Not Travel (Level 4) for Covid-19 reasons.



What is not insured?

Excluded risks

- ✗ Persons whose main home is Canada when coming to the USA, or those who are viewing and purchasing from the states of New York or Arkansas.
- ✗ Claims relating to a medical condition for which are resulting from or relating, directly or indirectly, to any Pre-existing Condition, except as expressly provided for in the Acute Onset of Pre-existing Condition provision of this insurance.
- ✗ Any claim arising from any criminal, fraudulent, deceptive, willful, reckless, malicious, or other unlawful acts or omissions committed.
- ✗ Claims for personal belongings/baggage/equipment if:
 - You don't report the loss/theft to the police at the time the theft was discovered and obtain a written police report.
 - If no Police Report is available, no benefit will be paid.
- ✗ Claims incurred in the Insured Person's Home Country, except Eligible Medical Expenses incurred during a covered Benefit Period or Incidental Trip Home.
- ✗ Resulting from or occurring during the commission of a violation of law by the Insured Person, including without limitation, the engaging in an illegal occupation or act, but excluding minor traffic violations.



Are there any restrictions on cover?

- ! You must contact PCU immediately if you need assistance on the contact details provided in the policy.
- ! For claims for personal belongings/baggage, you must provide receipts or other proof of ownership wherever possible.
- ! For other claims you must provide evidence of any additional expenses you incurred and of any delays that you suffered.



What are my obligations?

When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully.

— You must take all reasonable steps to avoid or reduce any loss (for example, you should use your EHIC card if you have one and you receive hospital treatment in a participating country).

— If you make a claim, you must provide documents and other evidence that we need to deal with your claim, and follow the claims procedure set out in the policy.

— You must pay back any amount you are not entitled to (for example, if we pay your claim for lost luggage but the airline then finds and returns your luggage to you).



When does the cover start and end?

The effective date of the contract is The Master Policy Period that is the period of time beginning on the Effective Date and ending on the Termination Date indicated on the Master Policy Declaration provided upon purchase.

Cover starts once you leave your home/resident country (or at the start of the policy period if you have purchased after you have left your resident country) and ends when you return to your home or at the end of the period of cover as shown on your certificate of insurance, whichever is earlier. An incidental trip home of 15 days per 90 days of coverage is allowed. If you cancel the policy before it lapses it will end at that date.



When and how do I pay?

Premiums must be paid in full when purchasing the insurance. Payment can be made by credit or debit card. Payment includes membership services that are additional from the insurance premium.



How do I cancel the contract?

You can cancel the policy (or remove any of the insured persons) at any time by giving written instruction to Insured Nomads or directly to the policy administrator, Point Comfort Underwriters.

If such cancellation instruction is received in writing within 14 days of receiving your first insurance certificate and no claims have been made the amount paid will be refunded to you in full.

If you cancel your policy, a refund will be due for any portion of the unused period of insurance with an administration fee of US\$50 to be charged.

To cancel, contact Insured Nomads, members@insurednomads.com; +1-205 767 0507