Travel Insurance
Insurance Product Information Document

TOP UP & COVER — Cancellation

Company: Antares Managing Agency Limited is the managing agent for Antares Syndicate 1274 at Lloyd's. Antares Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 006646629). Registered address is 21 Lime Street, London EC3M 7HB.

Product: Holiday Cancellation & Curtailment Top Up

This document provides only a summary of the insurance cover. The full terms and conditions are shown in the policy.

What is this type of insurance?
This is a holiday cancellation & curtailment top up policy, which will only operate when the underlying limit of your travel insurance policy is exceeded following a claim payment. The top up cover limit you chose is shown in your certificate of insurance. Full details of cover is provided in the Policy Wording.

What is insured?

✓ **Cancelling or cutting short your trip**
This insurance acts as a "top up" to your main travel insurance policy. It will only operate when the underlying limit under the cancellation or curtailment section of your main travel insurance policy is exceeded, following a claim payment.
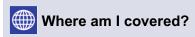
What is not insured?

✗ More than the maximum benefit shown in your Certificate of Insurance.

✗ Any claim or potential claim that you were aware of prior to purchasing this policy.

✗ Any claim which occurs within the first 7 days of cover under this policy.

✗ Any claim that your main travel insurance policy does not respond to or the underlying limit is not exceeded.

✗ Any claim relating to a contribution or deduction that has been made against the settlement of your claim on your main travel insurance policy.

Are there any restrictions on cover?

! You must be a permanent resident in the UK.

! You must be in the UK at the time of purchasing this policy.

! You must be aged 79 years or under at the time of purchasing this policy.

! You must have purchased your main travel insurance policy on or before the date you purchased this Top Up policy.

! This policy will only cover a specific trip, the dates of which are shown on your Certificate of Insurance.

! General exclusions apply to the whole policy, which are in addition to the exclusions noted under "what you are not covered for" within the "Your Top Up Cancellation & Curtailment Cover" section of cover.

! There are General Conditions that you have to meet for cover to apply.

Where am I covered?

Worldwide - including USA and Canada.

What are my obligations?

- When purchasing your cover, answer any questions we ask as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- You must take reasonable steps to safeguard against loss or additional exposure to loss.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim you must provide us with a completed claim form within 31 days following the payment date of your claim under your main travel insurance policy.

When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.

When does the cover start and end?

Cover for cancellation starts on the 8th day after the date of purchase of this policy until the start of your trip. Cover for curtailment starts when you leave your home to commence your trip and will cease on your return to your home following your trip. The start and end dates of your trip will be shown on your Certificate of Insurance.

How do I cancel the Contract?

You can cancel this insurance within your 14 day 'cooling off period' by contacting your Insurance Intermediary.
Once the 14 days has expired you have no right to a refund if you cancel this insurance.