Travel Insurance - Residents of Spain and Portugal Insurance Product Information Document

Company: Ibex Portugal – Corretora De Seguros, Unipessoal, LDA, Av Engº Duarte Pacheco nº 26, 7.º andar, 1070-110 LISBOA is authorised and regulated by the ASF (Autoridade de Supervisão de Seguros e Fundos de Pensões) Number 619553792.

Insurer: This insurance is underwritten by Starr Europe Insurance Limited an insurance company registered in Malta with Company Registration number C 85380 and registered office at Dragonara Business Centre 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and authorised and regulated by the Malta Financial Services Authority (MFSA).

Product: Ibex Travel Insurance Policy

This document provides a summary of the key information relating to this Travel Insurance Policy. Complete pre-contractual and contractual information is provided in the full policy documentation. The level of cover and any optional additional benefits you have selected are specified in your schedule.

What is this type of insurance?

This travel insurance policy is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses from their travel.

What is insured?

Up to the sum insured as shown in the schedule of benefits for:

- ✓ Cancellation
- ✓ Curtailment
- ✓ Emergency Medical Expenses and Repatriation
- ✓ Emergency Dental Treatment
- ✓ Additional Hospital Benefit
- ✓ Travel Delay and Abandonment
- ✓ Personal Accident
- ✓ Missed Departure
- ✓ Baggage and Personal Effects
- ✓ Personal Money (Super & Super Plus Only)
- ✓ Loss of Passport and Travel Documents
- ✓ Hijack and Mugging
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Pet Care Expenses (Super & Super Plus Only)

Optional Additional Cover:

- Business Plus Cover
- Golf Cover
- Winter Sports Cover
- Cruise Plus Cover
- Sports Equipment & Cycle Cover (Super & Super Plus Only)
- Gadget Cover (Super & Super Plus Only)
- Car Hire Excess Waiver Cover* (Super & Super Plus Only)
  *Only available for those aged between 21 & 65 years.
- Extended maximum trip cover - 90 days (Super & Super Plus Only)
- Enhanced Missed Departure & Travel Disruption

What is not insured?

- × Claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency or International Concern (PHEIC) by the World Health Organization (WHO). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC. This general exclusion applies to all sections of cover with the exception of cover provided under Section 3 - Medical Emergency Expenses and Repatriation, providing a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s) and Section 21 - Enhanced Missed Departure & Travel Disruption (subject to the appropriate additional premium being paid).
  This cover is subject to prior to you booking your trip, your trip commencing or the purchase of the policy whichever is the later, the UK Foreign, Commonwealth & Development Office (FCDO) or equivalent regulatory authority for the EEA country in which you ordinarily reside had NOT advised against all (or all but essential) travel to your intended destination.
- × Claims directly or indirectly related to you not being allowed to board a flight, train, sea vessel, coach or bus, for any reason whatsoever.
- × Claims directly or indirectly related to depression, stress, anxiety or mental disorder.
- × Events or situations known to you and your travelling companion(s), prior to taking out a policy or booking a trip which could mean you are unable to travel and could give rise to the cancellation of your trip.
- × Bankruptcy/insolvency/liquidation of a tour operator, travel agent, transport company or accommodation supplier.
- × Search and Rescue. Emergency evacuation/repatriation will only be covered for medical emergencies and only as authorised by the claims assistance service.
- × You taking part in activities unless stated as covered in your Policy Documentation.
- × Any sexually transmitted diseases.
- × A tour operator failing to supply advertised facilities.
- × Delay, detention, seizure or confiscation by customs or other officials.
- × Any costs recoverable from another source.
- × Suicide, attempted suicide, self-inflicted injury, excessive consumption of alcohol and/or recreational drugs, use of drugs, alcohol or drug abuse, alcoholism, drug addiction, solvent abuse, or your deliberate exposure to unnecessary danger (except in an attempt to save human life).
- × The policy excess for each claim, which is shown in the schedule.
- × Scuba diving in Cyprus.

Are there any restrictions on cover?

- ! This policy is only available if you are a permanent resident in either Spain or Portugal.
- ! Exclusions apply – please refer to the policy wording for the full list of exclusions.
- ! You and your travelling companions must meet the age limits for cover:
  - Aged 79 or under (or max age under age 66 for durations of up to 90 days) for Annual Multi Trip (AMT) policies; or
  - Aged 79 or under for Single Trip (ST) policies;
  - Aged 70 in respect of Winter sports cover (optional)

  The age limits apply at the start date of your policy.
- ! If you have any pre-existing medical conditions, you must declare these fully to us during the application process as part of the medical screening process.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in the knowledge that you will need medical treatment.
- ! There will be no cover if the UK Foreign, Commonwealth and Development Office (or equivalent EEA Authority for the country in which You ordinarily reside) are advising against travel to your destination.
- ! Property claims are paid based on the value of the goods at the time you lose them and not on a "new for old" or replacement cost basis. Deductions will be made in respect of wear, tear and depreciation.

Where am I covered?

This insurance policy provides you with cover for travel to the region in the world specified in your schedule.
This is subject to there being no restrictive travel advise from the UK Foreign, Commonwealth and Development Office (or equivalent EEA Authority for the country in which You ordinarily reside). This can be checked by visiting https://www.gov.uk/foreign-travel-advice
Or the World Health Organisation www.who.int has advised the public not to travel.

What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge as your answers form part of this insurance contract and on which your premium is based.
- You must notify us immediately should you become aware of any change regarding your health between taking out this policy and the start of your trip i.e. you develop a new medical condition; this includes any condition under investigation or review where a diagnosis has not been received, or if an existing condition deteriorates.
- You have an obligation to notify us as soon as possible at any time during the period of insurance of any changes in your circumstances (medical or otherwise) prior to travel and each time you make arrangements to travel which may pose an increased risk to us, so that we may reassess your coverage relating to any trips you have booked or any trips you may book in the future.
- You must follow the claims procedure which can be found in your policy documentation and in your schedule.
- If you are travelling to a country in the European Union, you should arrange to have an EHIC (European Health Insurance Card issued and carry this with you when you travel. (If used in the event of a claim, an excess waiver would apply).

When and how do I pay?

You must arrange for the premium to be paid prior to travelling in order for the policy schedule to be issued and cover to be operative.Payment can be made by bank transfer or debit/credit card.

When does the policy start and end?

- For Single Trip policies - Cancellation cover starts as soon as you purchase your policy. All other sections of cover start when you commence your trip. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your policy schedule . The maximum trip length is 180 days.
- For Annual Multi Trip policies - All cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown in your policy schedule.

The maximum trip length is 31days as standard cover. Super Cover is 45 days with the option to extend to 60 or 90 days (under age 66) if an additional premium is paid and noted in your schedule.

How do I cancel the contract?

We hope you are happy with the cover this Policy provides. However if after reading your Policy Documents and wording, this insurance does not meet with your requirements, there is a 14 day "cooling off period" during which you can return it to Ibex, either direct or via your intermediary, and any premium already paid will be refunded.

Important - Applicable to all policies: We will not refund the premium if you have travelled on the policy, have made a claim or are intending to make a claim, no incident likely to result in a claim has occurred and the Policy has not expired.

If you wish to cancel your Policy after the 14 day "cooling off period":

1. For Single Trip Policies:

No refund is available.

2. For Annual Multi Trip Policies:

A refund of premium will be subject to a deduction for the amount of time You have been covered. This will be calculated in accordance with the following scale:

Period Policy in Force	**Annual Premium Refundable**
One month or less	75%
Two months	62.5%
Three months	50%
Four Months	37.5%
Five months	32.5%
Six months	25%
Seven months	20%
Eight months	10%
Nine or more months	Nil

Refund premium will be net of taxes and other charges

We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation. Renewal of the insurance Policy shall be at our sole option and discretion.