

# Pulse Globetrotter

## Insurance Product Information Document

The Policy is underwritten by Accelerant Insurance UK Limited.

Your policy is underwritten by Accelerant Insurance UK Limited. Accelerant Insurance UK Limited is registered in England and Wales with company number 03326800 and has its registered office at One Fleet Place, London, England, EC4M 7WS. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Reference number 207658).

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

Single-trip travel insurance specifically for those aged 18-75 who are travelling abroad for a cosmetic, dental or (non-essential) elective procedure.



#### What is insured?

You will receive the agreed benefits, subject to the limits of the cover for you and your travelling companion (where applicable) if you incur:

- ✓ Medical and additional expenses including repatriation for injury or illness arising from an event not incurred as part of your treatment.
- ✓ Medical expenses incurred if you have a life-threatening complication that occurs during the planned procedure.
- ✓ Cancellation and curtailment for a reason named in the policy wording.
- ✓ Journey continuation, additional travel and accommodation expenses for missed journeys.
- ✓ Travel Delay, due to a reason within the policy wording.
- ✓ Legal liability arising from bodily injury or death to third parties or accidental loss or damage to their property.
- ✓ Personal Accident benefit for bodily injury as a result of an accident.
- ✓ Hospital Benefit payable for each 24 hours spent in hospital after the first 24-hour period.
- ✓ Loss or damage to property and/or money.
- ✓ Expenses in obtaining a replacement passport and other travel documents.
- ✓ Travel and accommodation expenses over and above the normal recovery period.
- ✓ Further medical consultations and expenses necessary at the place of treatment after discharge and prior to return to the United Kingdom.
- ✓ Sporting and leisure activities listed in the policy wording.



#### What is not insured?

- ✗ Medical and additional expenses relating to the planned medical procedure or treatment except if you have a life-threatening complication that occurs during the planned medical procedure or treatment.
- ✗ The first 24 hours of any hospital stay.
- ✗ Time spent as an in-patient in hospital in relation to the planned treatment.
- ✗ Pre-existing medical conditions defined in the policy wording.
- ✗ Trips for any medical procedure or treatment that are not listed on your policy schedule and are not covered.
- ✗ Travel to hazardous territories defined in the policy wording.
- ✗ Hazardous pursuits.
- ✗ Pregnancy, childbirth or associated medical complications.
- ✗ Claims that are the result of a pandemic or epidemic diseases are not covered unless:
  - a covered person is diagnosed with the disease and is not considered fit-to-fly by a medical practitioner.
  - A covered person or close relative is hospitalised or dies from the disease.



#### Are there any restrictions on cover?

- ! Treatment must take place outside the UK.
- ! You and any travelling companion must be aged between 18 and 75 years and they must also be UK residents. Children must be under 18 years old and dependent on you.
- ! Minimum trip duration 25 hours.
- ! Cover for elective, dental or cosmetic medical procedures or treatment applies to the region listed on your policy schedule but does not apply for trips to the United States, Canada, the Caribbean and Mexico.
- ! Cover for fertility treatment applies to the region listed on your policy schedule.



## Where am I covered?

- ✓ Cover applies in the region listed on your policy schedule except for those countries or territories deemed as hazardous or those listed on the Government FCDO website as not safe to travel to.
- ✓ There is no cover for elective, dental or cosmetic medical procedures or treatment in the United States, Canada, the Caribbean and Mexico.



## What are my obligations?

- You should read the terms and conditions of the policy and policy schedule to ensure that it is suitable for your needs.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy.
- You should comply with your duties under the policy and take reasonable steps to minimise any loss or damage.
- You should also tell us about any changes to your answers in your application that may require us to change the terms of your policy.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- If you need to make a claim, you must give us all the information we need to handle your claim.



## When and how do I pay?

Online at <https://globetrotter.pulse-insurance.co.uk> using a credit or debit card.



## When does the cover start and end

- Cancellation cover starts on the date of issue shown on the policy schedule.
- All other cover begins when a covered person leaves their home or usual place of employment and ends when they return home or to their usual place of employment.
- Cover in respect of money applies from the time of collection from a covered persons bank or travel agent or from three (3) days prior to the trips and up to 3 days after the completion of a trip.
- Cover will stop on the earlier of the following, a covered person returning to the UK, a covered person reaching their 75th birthday, a covered person ceasing to be a United Kingdom resident, a covered persons' death.



## How do I cancel the contract?

If you take out cover and then change your mind, you can write to us Pulse Insurance Ltd., 6 Oxford Court, St James Road, Brackley Northants, NN13 7XY within the first 30 days of cover and we will cancel your policy and refund your premium, unless you have already travelled or made (or plan to make) a claim. Thereafter you may cancel your cover at any time unless you have travelled or made a claim and a pro rata refund of the premium may be made. You can also email us at [specialty@pulse-insurance.co.uk](mailto:specialty@pulse-insurance.co.uk) or call us on 01603 613531 option 1.