

# Travel Insurance

## Insurance Product Information Document

**Cover·More**  
EUROPE

**Company:** Cover-More Blue Insurance Services Limited  
("Cover-More")

A company of  **ZURICH**

**Product:** Lydia Solutions Black Cardholder Travel Insurance

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to the Terms and Conditions for the full cover details, exclusions and obligations.

### What is this type of Insurance?

This is a group policy, covering your personal travel and hire vehicle excess designed to offer you and your accompanying immediate family worldwide cover. As a Lydia Solutions Black cardholder provided by Lydia Solutions, you become an automatic beneficiary of this insurance policy. You are eligible to receive the benefits of this insurance policy only if you are a valid cardholder.

 **"Lydia Solutions Black Cardholder" refers to Lydia Black+ subscribers and to Sumeria Black Cardholders.**



### What is insured?

Overall limits are shown per claim and/or per trip unless stated otherwise

Limits within a section may apply. Please refer to the Terms and Conditions for full cover details.

- ✓ Cancellation or curtailment – up to €5,000
- ✓ Delayed departure – more than 6-hours period up to the maximum of €300
- ✓ Baggage delay – after 12-hours up to €500,
- ✓ Baggage (loss, theft or damage) – up to €750
- ✓ Valuables (loss, theft or damage) – up to €100
- ✓ Personal money (loss, theft or damage) – up to €100
- ✓ Travel documents (loss, theft or damage) – up to €200
- ✓ Personal possessions mugging – up to €500
- ✓ Overseas emergency medical expenses and assistance – up to €300,000
- ✓ Overseas emergency dental treatment – up to €250
- ✓ Overseas hospital benefit – €60 per 24-hour period up to the maximum of €300
- ✓ Personal liability – up to €500,000
- ✓ Personal accident – up to €15,000
- ✓ Overseas legal expenses – up to €15,000
- ✓ Hijack – up to €500
- ✓ Winter sports equipment, equipment hire, ski pack – up to €300
- ✓ Winter sports piste closure – up to €100
- ✓ Winter sports search and rescue – up to €15,300
- ✓ Hire vehicle excess – up to €3,000
- ✓ Fraudulent use of Lydia Solutions Black card – up to 3,000 (limit per calendar year)
- ✓ Protection of internet purchases – up to €500 per claim, up to €1,000 per calendar year



### What is not insured?

- ✗ Any claim arising directly or indirectly from any pre-existing medical condition or if you travel against medical advice.
- ✗ Any medical treatment or diagnostic testing that was pre-planned or pre-known by you.
- ✗ Claims where you do not provide the appropriate supporting documentation.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO) (or any other equivalent authority) advises against travel or all but essential travel due to a pandemic.
- ✗ Any claim resulting from your inability to travel due to failure to hold, obtain or produce a valid passport or any required visas of any member of the travelling party.
- ✗ Any claim resulting from your failure to follow guidance or requirements stipulated by any carrier.
- ✗ Any costs or charges that can be recovered elsewhere, for example a refund or compensation from a travel or accommodation provider.
- ✗ Any curtailment claim where you do not get pre-authorisation from us first.
- ✗ Privately chartered flights.
- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
- ✗ Reimbursement where itemised receipts are not provided.
- ✗ Theft of baggage or valuables which are not reported to the local police within 48 hours of discovery and a written report is not obtained.
- ✗ Any item left unattended at any time.
- ✗ Winter sports equipment over 5 years old.
- ✗ Personal possessions over 5 years old that are stolen in a mugging.



## Are there any restrictions on cover?

- ! You must be a valid Lydia Solutions Black cardholder or a cardholder's partner or child travelling or booked to travel on the same trip.
- ! Your trip must begin and end in your country of residence with both outward and inbound travel tickets purchased.
- ! The maximum age limit for all benefits is 79 years inclusive, at the commencement of a trip and at least 21 years for hire vehicle excess benefit.
- ! The maximum age limit for children covered under these benefits is 18 years inclusive (or 21 years inclusive if in full-time education) at the commencement of a trip.
- ! The maximum duration of any trip may not exceed 31 consecutive days up to 180 days in any 12-months period.
- ! Trips within your country of residence must be more than 100km away from your home and include minimum 2 overnight stays in an accommodation rented for a fee.
- ! Not have more than 3 speeding convictions or not have lost more than 9 points on your driving license in the five years and not have been convicted (or not have been prosecuted) for dangerous and/or reckless driving or driving while intoxicated or under the influence drugs.



## Where am I covered?



You are covered for trips made worldwide.

**IMPORTANT:** Any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel are not covered



## What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- You must be a resident in France, Belgium Spain or Portugal.
- You must not be travelling against medical advice and have sought medical advice if you have any health concerns affecting your ability to travel.
- You have not violated the conditions of the rental agreement.
- You must contact Cover-More Assist as soon as reasonably possible in the event of an emergency or should you be admitted to hospital during a trip.
- We ask that you notify us within 30 days of you becoming aware of a claim.
- You must provide, at your own expense, all necessary documentation requested by us and listed in the Terms and Conditions. We may also request more documentation than what is listed to substantiate your claim. If you do not provide this any claim may be refused.



## When and how do I pay?

The premium is paid to Cover-More by the Policyholder, Lydia Solutions.

There is no additional charge, fee, or premium payable by you for the insurance benefits provided with your Lydia Solutions Black card subscription.



## When does the cover start and end?

Cover is applicable for any trip commencing on or after the start date of your subscription as a Lydia Solutions Black cardholder. Any trip you are currently on when your subscription as a Lydia Solutions Black cardholder is activated will not be covered.

Cancellation cover shall begin from the time you book the trip and stops at the start of your trip. For all other sections, the benefits start when you leave your home, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home or place of business (whichever is the earlier) on completion of the trip.

Cover ceases when you cease to be a valid Lydia Solutions Black Cardholder or when you reach age 80 years. When you reach the age of 80, cover will continue until the next anniversary of your subscription as a Lydia Solutions Black Cardholder but not thereafter.



## How do I cancel a contract?

If you wish to cancel your cover as a beneficiary of this policy, you can only do so by cancelling your subscription as a Lydia Solutions Black Cardholder in accordance with your Lydia Solutions Black Card subscription terms and conditions. This will mean the other account benefits will also be cancelled, please refer to your Lydia Solutions Black Card agreement for full details of how to cancel your subscription as a Lydia Solutions Black Cardholder.