

Travel Insurance

Insurance Product Information Document

The insurance product is managed by Canopus Managing Agents Ltd and underwritten by certain Underwriters at Lloyd's. The insurance is arranged and administered by Aspire Insurance Advisers Ltd, an International SOS Company, registered in England and Wales with company number 05167933 and registered address at Building 4, Chiswick Park, 566 Chiswick High Road, London W4 5YE. Aspire Insurance Advisers Ltd are authorised and regulated by the Financial Conduct authority, reference 312228.

Product: Yonder Technology Ltd full World Elite Membership - Travel Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product is provided in your policy documents. You can request a travel insurance certificate by emailing yonder@qover.com

What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



What is insured?

Luggage

- ✓ **Baggage** - for all beneficiaries travelling together, for the accidental loss of, theft of or damage to baggage and valuables.
- ✓ **Personal Money** - for all beneficiaries travelling together for the accidental loss of, theft of or damage to personal money.
- ✓ **Travel Documents** - for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

Medical Expenses and Emergency Assistance

- ✓ Costs incurred outside your country of residence for:
- ✓ All reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.
- ✓ Costs incurred within your country of residence for:
- ✓ Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.

Missed Departure

- ✓ for additional accommodation (room only) and travel expenses necessarily incurred in reaching your destination or connecting flights.

Travel Cancellation

- ✓ If cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the following changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later:
- ✓ Unforeseen illness, injury, complication of pregnancy or death of you, a close relative or



What is not insured?

Luggage

- ✗ 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.
- ✗ Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.

Medical Expenses and Emergency Assistance

- ✗ Claims where you unreasonably refuse the medical repatriation services we agree to provide and pay for under this policy. If you choose alternative medical repatriation services you must notify us in writing in advance and it will be at your own risk and own cost.

Missed Departure

- ✗ Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.

Travel Cancellation

- ✗ Claims where you delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the trip. Our liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.



Are there any restrictions on cover?

- ! Any pre-existing medical conditions.
- ! Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel.
- ! The maximum age limit for benefits in

any person with whom you are travelling or staying during your trip.

MEDICAL EXPENSES AND EMERGENCY ASSISTANCE and benefits related to a medical condition in TRAVEL CANCELLATION is 80 years inclusive.

- ! The maximum age limit for children covered under these benefits is 24 years inclusive at the commencement of a trip.



Where am I covered?

- ✓ Trips to all countries worldwide are covered.

PLEASE NOTE: Any trips to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel are not covered.



What are my obligations?

- In order to be eligible for cover under this Benefit Schedule you must charge your trip in full to your covered card and any deposits for travel and/or accommodation must be charged to your covered card.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



When and how do I pay?

The cardholder does not pay for the insurance, the insurance cover is provided as a free of charge benefit to the cardholder. Yonder Technology Ltd will pay Lloyd's of London for the insurance cover.



When does the cover start and end?

Cover begins for any trip commencing on or after 01/01/2024 or the start date of your covered card (whichever is later). Cover will end when the card account is terminated or when these benefits are cancelled or expire. The duration of any trip may not exceed 60 consecutive days with a maximum 180 travel days in any 12 month period. Please note if your trip is longer than the maximum duration, benefits will not apply to any part of that trip.

Under TRAVEL 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.



How do I cancel the contract?

These benefits are included with your covered card, the benefits cannot be cancelled separately. If you cancel the covered card the cover will end and all benefits will stop. Please see your Credit Card agreement for full details of how to cancel the covered card.