



CRISPIN SPEERS & PARTNERS LTD

Leisure Travel Insurance

Fairly priced ✓

Family members can travel independently ✓

No need to activate before travel ✓

Long trip limits ✓

Covers trips within the United Kingdom ✓

Low excess ✓

Many sports and activities covered ✓

£10,000,000 medical cover ✓

Additional winter sports cover available ✓



Please refer to the full policy wording, available from your employer, for full details of the cover, terms and conditions.



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www.cspinsurance.com

Crispin Speers & Partners Limited | Authorised and Regulated by the Financial Conduct Authority | Firm Reference No. 311507
Registered in England No. 1960404 | Registered Office: St Clare House, 30-33 Minorities, London EC3N 1PE

Frequently Asked Questions

Nothing within this document should be taken as overriding the full terms of the insurance, the policy wording which is available from your employer.

Q. What types of holiday are covered?

A. You can undertake any type of holiday, including cruises, safaris and charity challenges. The trip must not exceed the maximum length of trip allowed and must be in the geographical area you have selected. If you are taking part in winter sports you will need to make sure that you have elected to include this cover.

Q. Why does this insurance refer to Foreign Commonwealth & Development Office (FCDO) advice?

A. The FCDO gives advice to travellers. This insurance will not cover you where you are in an area to which the FCDO advises against “all” or “all but essential” travel. We recommend that you view the FCDO website for up to date travel information at www.gov.uk/foreign-travel-advice before you travel.

Q. Can I change my cover mid-term?

A. Changes are allowed on the happening of a qualifying lifestyle event. These events are detailed on page one of the policy wording.

Q. What happens if I leave the company?

A. The cover will end as set out on page one of the policy wording.

Q. Can insured persons still travel when pregnant?

A. Expectant mothers can travel at any time. The insurance covers unforeseen events and not, for example, routine examinations or treatments. We recommend that you read the section headed **Pregnancy** in the policy wording.

Q. Does the policy cover pre-existing conditions?

A. Most pre-existing conditions are covered as standard. You should refer to the sections headed **Existing Medical Conditions** and **Excluded Medical Conditions** in the policy wording.

Q. Can those insured travel independently?

A. Yes. This is clearly stated on page two of the policy wording. You should also be aware of the maximum length of trip allowed on the same page.

Q. What if I am travelling before the policy begins?

A. Where you are already covered by an existing Crispin Speers & Partners travel policy on the start date of your trip then, provided you do not exceed the maximum trip allowed, the whole trip will be covered by that earlier insurance.

Where the above does not apply, we may be able to agree cover for trips that extend into the period covered by this insurance. Please contact us at flex@cspinsurance.com with details.

Q. What if a trip is longer than the maximum allowed?

A. Trips that are longer than the maximum allowed are not covered and you must seek alternative insurance for the whole trip. We cannot increase the maximum trip allowed.

Q. What documents should I use when applying for a VISA?

A. There is no need for named documents. A copy of the policy wording and evidence of your employment by the company should suffice.

Q. What is the score with personalised documents?

A. We do not provide personalised documents. We will provide you with a confirmation of cover email which includes the certificate (policy) wording and IPID (Insurance Product Information Document) once we are in receipt of membership details from your employer. You should carry the emergency numbers and certificate number with you.

Q. Will this policy cover me for emergency medical expenses arising from COVID-19?

A. Cover will be provided for emergency medical expenses arising from COVID-19 provided you have not travelled to or have not remained in any country or area contrary to Foreign Commonwealth & Development Office (FCDO) travel advice