

## **Essential Information & Demands and Needs**

This product is designed to meet the demands and needs of those who wish to ensure that they are financially protected in the event of medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, personal accident, personal liability, loss of travel money and passport and legal expenses when travelling and if chosen, optional cover can be included if applicable. The levels of cover may vary depending on which options you choose and where you travel to.

If you selected Cruise Cover, this meets the demands and needs of those who are going on a cruise as there is no cover under the policy for those travelling on cruises unless the option has been selected. Cover is provided for the specific activities and risks associated with cruise holidays such as increased cover for your baggage, cover if you are confined to your cabin and unused excursions, or cruise itinerary changes.

If you selected Winter Sports Cover, this meets the demands and needs of those who need emergency medical treatment caused by the participation in Winter Sports activities. Cover for the delay, loss, theft or damage to your ski equipment, cover for ski pack expenses, piste closure and avalanche closure.

If you have selected Golf cover, this meets the demands and needs of those who need cover for replacement, reinstatement or repair of any Golf equipment (subject to wear and tear) whilst on holiday. This cover also includes cover for the hire of replacement Golf equipment if your equipment is delayed.

If you have selected Wedding and civil partnership ceremony cover, this meets the demands and needs of anyone who requires cover for the loss or theft of or the damage to your ceremonial attire, ceremonial gifts and ceremonial rings during your trip. Also, the restaging or replacement of any photographs, video or digital media.

If you selected an Excess Waiver, this meets the demands and needs of those who prefer not to have an excess apply to any claims made under the policy.

If you selected Enhanced Gadget Cover, this meets the demands and needs of those who need an increased sum insured to replace or repair a gadget if it is damaged, lost or stolen.

If you selected Rental Vehicle Excess Cover, this meets the demands and needs of those who wish to cover an excess or deposit paid when renting a vehicle whilst on holiday.

## **About us**

RAC Travel Insurance is provided by Hood Travel Ltd. Registered in England at 2<sup>nd</sup> Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex, SS1 2BB no. 08318836. Hood Travel Ltd is authorised and regulated by the Financial Conduct Authority. Financial Services Register no. 597211. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768 (freephone) or 0300 500 8082.

Hood Travel Ltd is an insurance intermediary providing a non-advised service. We act for and on behalf of the insurer. The total premium you pay includes a commission for Hood Travel Ltd who sell and administer your policy and RAC Financial Services Ltd. This is a percentage added to the base premium provided by the insurer.

Hood Travel Ltd uses ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance UK Limited to underwrite RAC Travel Insurance, except for Legal Expenses in which is underwritten and administered by DAS Legal Expenses Insurance Company Ltd. Further information about these insurers can be found in your policy documentation.

### **How to make a claim**

You must notify our claims service as soon as possible when something happens that will or might result in a claim. Full details of who to contact are in your policy documentation. You can also make a claim using the customer portal.

### **How to renew your policy**

We will contact you before your policy is due to renew each year, to let you know the price and terms and conditions that will apply for the following year. If you'd like to make changes or cancel the cover, please let us know before the renewal date.

If you chose to opt in to auto renewal giving us permission to store your card details, we'll automatically renew your policy at your next renewal. We will charge the card that you originally paid for your policy with 7 days prior to your renewal date. If your continuous payment method fails, we will write to you, with an option for you to pay your premium within 7 days, or your policy will not renew. You are able to opt out of auto renewal at any time during the term of the policy.

If you do choose to opt out of automatically renewing, you'll need to contact us to make payment or, via your account in the customer portal, if you want your policy to renew to ensure you remain covered, otherwise you'll no longer be insured with us.

If you declared medical on your policy and the pre-existing medical conditions were accepted, then you will need to contact us to make payment as your policy will not automatically renew.

### **Cancelling or amending your policy**

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not started a trip or made or intend to make a claim, we will give you a full refund.

Following this 14-day period, you continue to have the right to cancel your policy at any time by contacting us.

Your right to cancel during a cooling-off period does not apply to Single Trip policies where the last date of your trip is within a month of purchasing the policy and if you cancel such a policy, you may not be entitled to any refund. If the notice of cancellation is received outside the 14-day cooling-off period, no premium will be refunded. However, discretion may be exercised in exceptional circumstances such as bereavement or a change to the policy resulting in us declining to cover your medical conditions.

We may cancel your policy by giving you 14 days' notice. If this happens, we will refund the premium you have paid for the rest of the insurance period. Once your policy has been cancelled your cover will end and you will not be able to make a claim.

## How to make a complaint

If your complaint relates to your policy, please contact RAC Travel Insurance Customer Service Team on the details further below. If your complaint relates to a claim or the emergency medical assistance, please check your policy documentation.

Should you remain dissatisfied following our final written response, you may be eligible to refer your case to the Financial Ombudsman Service.

Customer Services and Customer Relations Team 2nd Floor, Dencora Court, Tylers Avenue, Southend-on-Sea, Essex SS1 2BB.	Financial Ombudsman Service Exchange Tower London E14 9SR
Phone: 0330 159 0409	Phone: 0800 023 4567 / 0300 123 9123
Email: <a href="mailto:ractravel@hoodtravel.co.uk">ractravel@hoodtravel.co.uk</a>	Email: <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>

## Financial Services Compensation Scheme

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, call 0800 678 1100 or 020 7741 4100, or visit their website [www.fscs.org.uk](http://www.fscs.org.uk).

## Governing Law & Language

You and we can choose the law which applies to this policy. We propose that the law of England and Wales applies. Unless we and you agree otherwise the law of England and Wales will apply to this policy. All communication between you and us will be in English.