



Thank you for booking with Different Travel!

Here you will find the following useful information:

- Details of **Campbell Irvine Direct Travel Insurance**
- 12.5% discount voucher for **Cotswold Outdoor** (can also be used at **Snow+Rock** and **runnersneed**)
- 10% discount voucher for **Nomad Travel & Outdoor** travel clinics

Different Travel are here to help you prepare for your trip. You can contact us by...

Email: info@different-travel.com

Phone: 0788 169 8623

Facebook messenger: www.facebook.com/differenttravel

And keep up to date with all our news, top travel tips and more via Facebook, Instagram and Twitter.



Travel Insurance

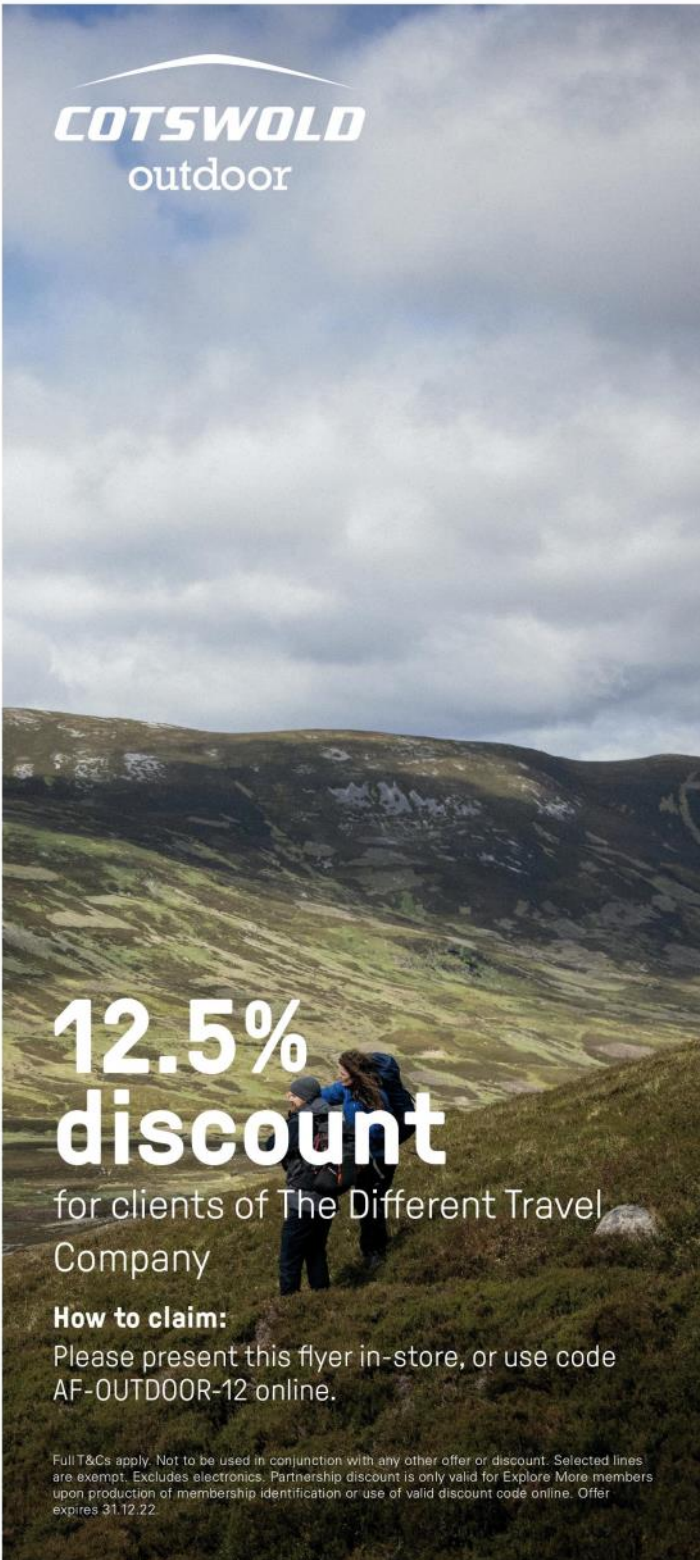
You are required to have adequate travel insurance for all overseas trips with Different Travel.

You are responsible for making sure that you check that the activities you will be taking part in are covered by your insurance provider.

Different Travel is an authorised introducer for Campbell Irvine Direct travel insurance. A policy summary can be found on pages 4-5 and for full details please visit www.campbellirvinedirect.com/differenttravel

It is your responsibility to ensure your policy provides adequate cover for your entire trip, that you understand the excess payment requirements and Terms and Conditions that apply to making claims.

The logo for Campbell Irvine Direct Travel Insurance features the words "CAMPBELL IRVINE" in a large, bold, blue sans-serif font. Below it, the words "DIRECT TRAVEL INSURANCE" are written in a smaller, red sans-serif font.



COTSWOLD
outdoor

**12.5%
discount**
for clients of The Different Travel
Company

How to claim:
Please present this flyer in-store, or use code
AF-OUTDOOR-12 online.

Full T&Cs apply. Not to be used in conjunction with any other offer or discount. Selected lines are exempt. Excludes electronics. Partnership discount is only valid for Explore More members upon production of membership identification or use of valid discount code online. Offer expires 31.12.22.



You can also use your discount with:



T&Cs apply. Selected lines are exempt. Not to be used in conjunction with any other offer or discount. Discount is only valid for customers signed up to the free [Explore More](http://www.cotswoldoutdoor.com/explore-more-benefits.html) benefits scheme. www.cotswoldoutdoor.com/explore-more-benefits.html Only valid on production of this voucher in-store or the use of code AF-OUTDOOR-12 online. Offer expires 31.12.22.

A stylized world map in shades of blue and black serves as the background for the advertisement. The text is overlaid on the map.

nomad 
DISCOUNT
VOUCHER

CODE: DIFTRAV

WWW.NOMADTRAVEL.CO.UK

 /nomadtravelstores  /nomad_travel  /nomad_travel

10% OFF
TRAVEL EQUIPMENT*

10% OFF
TRAVEL VACCINES*

Travel Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudential et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Campbell Irvine Direct Travel Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

This is travel insurance, available on a single or annual multi-trip basis, with optional sections of cover. It covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed baggage and lost or stolen baggage.



What is insured?

- ✓ **Emergency medical expenses** - Up to £10 million in total for diagnostic tests, treatment, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Up to £25,000 compensation if you lose your sight or limb, or are unable to ever work again and up to £5,000 compensation if you die following an accident on your journey.
- ✓ **Cancelling / cutting short your journey** - Up to £3,000 in total for lost pre-paid travel and accommodation costs.
- ✓ **Delayed departure/arrival** - Up to £100 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively up to £2,000 in total if you abandon your journey on the outbound leg only.
- ✓ **Hijack** - Up to a £3,000 benefit in total if you are hijacked on your journey.
- ✓ **Missed departure** - Up to £300 in total for extra transport or accommodation costs to continue your journey, if you miss your outbound transport.
- ✓ **Baggage** - Up to £2,000 in total for items lost, stolen or damaged on your journey.
- ✓ **Money and travel tickets** - Up to £500 in total for money and up to £1,000 for travel tickets lost, stolen or damaged on your journey.
- ✓ **Loss of passport or visas** - Up to £250 in total for costs to obtain temporary documents on your journey.
- ✓ **Delayed baggage** - Up to £100 in total for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Legal expenses** - Up to £50,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.

Optional cover - Subject to an extra premium being paid, cover is available for Winter sports and Missed flight connections.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from your use or abuse of solvents or drugs (unless medically prescribed), or the effects of alcohol.



Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! The policy has an age limit and certain levels of cover may be restricted according to the age of the insured person.
Single trip policy - You must be aged 74 years or under at the date your policy premium is paid.
Annual multi-trip policy - You must be aged 69 years or under at the start date of your policy.
- ! **Annual multi-trip policy** - Trips booked to last longer than 70 days cannot be covered (reduced to 31 days if you are aged between 66 and 69 years).
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

To obtain a quotation or to arrange cover, please visit our website at www.campbellirvinedirect.com/differenttravel call 0207 938 1734 or email us at info@campbellirvine.com quoting Different Travel.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen unless this is within the permitted stop over allowance described. The area you have chosen will be shown on your insurance confirmation.

You will not be covered if you travel to a country or region where the Travel Advice Unit of the British Foreign and Commonwealth Office or the World Health Organisation has advised against travel, unless agreed otherwise with the insurer.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

For single trip cover

Cancellation cover begins from the issue date shown on your booking invoice or validation certificate (as applicable) and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

For annual multi-trip cover

Cancellation cover begins on the start date shown on your booking invoice or validation certificate (as applicable) or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

Cover cannot start after you have left your home country. Each trip must begin and end in your home country.

Cover ends when you return home or at the end of the period of cover as shown on your booking invoice or validation certificate (as applicable), whichever is earlier.



How do I cancel the contract?

You have 21 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, contact your issuing agent.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 21 day cancellation period but no refund will be made.