

# Guidance Document

## Annual Multi-trip Policies

An annual multi-trip travel insurance is a bundled series of single trip policies with each 'inner policy' being automatically activated (for cancellation cover) when a holiday is booked.

We can provide cover on an annual basis for any age, subject to medical screening.

An annual multi-trip policy provides cover for any number of trips within the policy year but with a limit of either 21, 31, 45, 61 or 93 days for any one trip.

Unlike single trip policies the cancellation cover will not come into force until the date of inception, we usually recommend our customers to start the cover immediately so that they are on cover for any holidays they have already booked. Cancellation cover will usually only apply to trips that fall in that same annual policy period, refer to the policy wording for full terms.

With most insurers adults named on the policy are covered to travel independently. With some insurers children can travel separately to the main insured adult provided they are travelling with a relative, guardian or a person with legal duty of care such as a teacher on a school trip. – Please refer to policy wording.

You can upgrade from Annual EU to WW and alter trip duration mid-term subject to normal policy terms and conditions. If accepted this would also be subject to relevant additional premium.

**If there are any changes in health during the policy period then the medical screening must be updated (once the customer has been confirmed fit to travel) for cover to remain for any future holidays.** This can create an additional premium or decline cover in which case we can then look to place with another insurer or offer a single trip policy.

Any policy renewals we treat as a new quotation, running through the medical declaration in full to ensure we capture any changes in screening outcomes.

IMPORTANT – You must highlight any restricted countries to the client, refer to the policy wording for details. Please note that there is **NO COVER** for travel to CUBA on our Ready2Go & Beyond Travel Insurance schemes.

## Cancellation Cover on AMT (Trips outside policy period)



If customer has a trip booked outside of the AMT period, then cancellation will apply until expiry of the policy as long as the trip is within the geographical limits of the current policy.



If a holiday is booked during the Period of Insurance but is not due to take place until after the policy has expired, the policy will cover Cancellation for this holiday up until the policy expiry date.



If a customer has an AMT policy there is no cover for cancellation if a trip falls outside of the policy period. The trip must take place during the policy period for cancellation cover to apply.



If a customer has a trip booked outside of the AMT period, then cancellation will apply until expiry of the policy as long as the trip is within the geographical limits of the current policy.



If the policyholder has a trip which is due to take place outside of the AMT policy period, cancellation cover will apply until expiry of the period of insurance provided the trip falls within the Geographical Limits of the current policy.



If a customer has a trip booked outside of the AMT period, then cancellation will apply until expiry of the policy as long as the trip is within the geographical limits of the current policy (Silver & Gold only)

## Winter Sports Limits on Annual Multi-Trip Policies

As well as the usual policy trip duration limits, there are further limits to take into consideration when the Winter Sports extension has been selected.



Winter sports cover for up to the same duration as the policy (21/31/45/61/93 days)



Maximum of 17 days Winter Sports cover per year



Maximum of 24 days Winter Sports cover per year



AMT Policies will cover winter sports for up to the same duration as the policy 31,45,60.



When purchasing an AMT policy, cover for Winter Sports is limited to a maximum of 17 days for Bronze, 21 days for Silver and 21 days for Gold in the period of insurance.



AMT Policies will cover winter sports for up to the same duration as the policy 31,45,60 (Silver & Gold only)

## Renewals Guidance on Annual Multi-Trip Policies

The system will recognise all active annual policies which are due to expire within the next 28 days and will create a 'renewal quotation'. Note that the initial renewal quote generated by the system is indicative only so we must edit and complete the quotation again. The renewal quote may show as nil, but this does not necessarily mean that no AMT rates are available for the year ahead, so editing the quote and making any required updates will display panel options available for the year ahead.

The system will place each live AMT policy in a "renewal cycle" so you are able to filter renewals due and access a renewal quote, or "RQ" reference. You will notice that standard renewal letters generate on the RQ quote which you can utilise if required but note this does not go out to your client automatically so you must manually send your invites and reminders outside of the system.

You have access to renewal reports that will generate a list of those due within 28 days, please contact us if you need any assistance generating reports.

**IMPORTANT** - Please check if the client has a birthday before the due date as the premium may increase if they become a year older between the quote date and inception date, in which case it would be advisable to bring the renewal date forward for the client so cover commences whilst they are still in the lower age bracket.

Some of our schemes may have had a change of insurer capacity since the original policy was purchased, or you may be offering a different scheme at renewal if the system quotes a more competitive alternative. For this reason, it is important that you check there are no conflicts between travel dates and the renewal date and bring the renewal forward if necessary, so both the departure and the return date of the conflicting trip falls within the new AMT policy. Please refer to us if you have any queries regarding continuous cover between AMT cases and we will confirm the best approach for the case.

Renewal quotations are only valid until renewal date.