

# Mighty Roar Travel Insurance

## Insurance Product Information Document

**battleface**<sup>®</sup>

Company: battleface Insurance Services Ltd

Product: Mighty Roar Travel Insurance

This sheet is for Your information only and gives You a brief overview of the essential contents of the insurance. The complete information can be found in the Evidence of Cover and Master Policy Document. To be fully informed, please read all documents.

### What is this type of insurance?

This is a Master Policy for individual travellers registered to attend a Mighty Roar program. It protects the eligible individuals against risks of accidental bodily injury and/or illness as provided for in the below coverage. Coverage is subject to the restrictions and exclusions contained below and as detailed in the policy document.



#### What is insured?

- ✓ A Cancellation and Curtailment
- ✓ A1 Missed Connection
- ✓ B Medical and Emergency Expenses
- ✓ C Hospital Benefit \*\*
- ✓ D Personal Accident
- ✓ E Baggage
- ✓ F Personal Money and Passport
- ✓ G Personal Liability
- ✓ H Legal Expenses
- ✓ I Hijack \*\*
- ✓ J Delayed Departure \*\*
- ✓ K Missed Departure
- ✓ L Catastrophes and Natural Disasters \*\*
- ✓ M Air Rage \*\*
- ✓ N Incarceration \*\*
- ✓ O Kennel and/or Cattery Fees
- ✓ P Winter Sports \*

\* Subject to payment of additional premium and only where specified in the Insured Persons' Evidence of Insurance issued by the Master Policyholder.

\*\* Not included in the Close Encounter cover option.

The above coverage is subject to maximum individual sums insured. Excesses may also apply. Please refer to the master policy document for full details.

**Activity and Sports Upgrade option:** Subject to payment of additional premium and only where specified in the Insured Persons' Evidence of Insurance issued by the Master Policyholder.

Cover includes additional sports and activities as noted on page 46 of the Master Policy.



#### What is not insured?

A full list of exclusions can be found in each section of the Master Policy document (A to P) under 'What is not covered'. This includes but is not limited to:

- ✗ Any claim arising directly or indirectly from a known Pre-existing Medical Condition;
- ✗ Emergency medical expenses in excess of 500 GBP (or currency equivalent) which have not been authorised by Us in advance;
- ✗ Medical expenses incurred in Your Home Country other than in connection with transportation of You or Your remains to Your Home from abroad;
- ✗ Any claim if you are aged over 65 years;
- ✗ Any claim arising from any sport or pastime listed on page 49 of the Master Policy as not covered
- ✗ Claims for Travel Delay where you knew about the cause of your delay when you booked your trip or purchased this policy

**General exclusions** also apply and can be found on page 35.



### Are there any restrictions on cover?

If You travel for longer than the maximum number of days specified in Your policy, You will not be covered for the additional days.

Cover is only valid in the Country(ies) as listed in Your application.

Due to sanctions restrictions imposed by the United Kingdom, European Union, Canada, United Nations and United States, it may not be possible for Us to provide the full range of cover in one or more of the countries You plan to travel to. For more information please get in touch via email at [contact@battleface.com](mailto:contact@battleface.com).



### Where am I covered?

✓ You are covered in the Country(ies) as listed in Your application.



### What are my obligations?

- You must comply with all Conditions and provisions contained within the Master Policy document. A full list of General Conditions can be found on page 33 of the Master Policy and includes:
- You must pay Your insurance premiums on time and in full.
- You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes.
- All claims must be notified on a policy claim form along with supporting evidence within 28 days of Your return.
- In the event of an emergency or any occurrence that may give rise to a claim for more than 500 GBP (or currency equivalent) under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without our prior consent.



### 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 at the time of purchase of this insurance.



### When does the cover start and end?

Your cover starts on the date You book Your Trip with Mighty Roar and ends on the termination date of Your Trip when You return to Your Home Country.



### How do I cancel the contract?

You may cancel Your policy by emailing or writing to Us at the following address within 14 days of receiving Your policy documentation:

Mighty Roar  
Kent Space Ashford, Letraset Building,  
Wotton Road,  
Ashford, Kent,  
TN23 6LN, United Kingdom

[hello@themightyroar.co.uk](mailto:hello@themightyroar.co.uk)

We may cancel Your insurance policy by giving You 30 days' notice in writing.