



CRISPIN SPEERS & PARTNERS LTD

Leisure Travel Insurance

Fair Prices

All Insured People Can Travel Independently

No Need To Activate Before Travelling

Unlimited Trips Throughout The Year

Covers Overnight Trips Within The United Kingdom

Low Excesses

Many Sports and Activities Covered At No Extra Cost

24 Hour Medical Assistance

Additional Winter Sports Cover Available

SmartDelay™ Benefit



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



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Crispin Speers & Partners Limited | Authorised and Regulated by the Financial Conduct Authority | Firm Reference Number. 311507
Registered in England Number. 1960404 | Registered Office: St Clare House, 30-33 Minorities, London EC3N 1PE



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Frequently Asked Questions

This leaflet is designed to provide more information on the travel insurance. You should refer to the full policy wording, available from your employer, for the full policy terms, conditions and exclusions.

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. Does the policy cover pre-existing conditions?

A. You are not required to declare pre-existing medical conditions to us. There are exclusions listed on the policy wording under sections Existing Medical Conditions and Excluded Medical Conditions which you must refer to each time a trip is booked.

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

A. Your travel insurance with us is a multi-trip policy. All our travel insurance policies specify on the schedule how long a trip can be. If your trip is longer than the maximum days allowed, then no part of it is insured and you will need to seek alternative cover for the whole trip.

Q. How do the cover limits and excess amounts work?

A. The Table of Benefits shows the maximum amount that can be paid under each section of the certificate. The sections may also have an excess which reflects the first amount you will have to pay in the event of a claim. All excesses and cover limits apply per insured person.

Q. How do I get personalised documents?

A. We do not provide personalised documents. We will provide you with a confirmation of cover email which includes the 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. You can email us at flex@cspinsurance.com if you need additional information for visa applications.

Q. What is SmartDelay™?

A. Should you experience a delay of 120 minutes or more, SmartDelay™ can provide you with complimentary access to one of over 1,700 airport lounges in more than 500 airports across 100+ countries – so you can relax in comfort and make the most of your time while you wait.

For more frequently asked questions, please scan the QR code or visit <https://www.cspinsurance.com/faqs/> and select Employee Benefits, Travel Insurance.

