

Travel Insurance

Insurance Product Information Document



Company: AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.
Registered address 20 Gracechurch Street, London, EC3V 0BG, England.

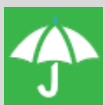
Product: Cover For You, Gold Annual Multi Trip Travel Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre- contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on holiday.

An Annual Multi Trip policy will provide cover for multiple trips taken within a year period. Each trip individually must not last longer than 45 days, of the trip is more than 45 days there is no cover for the additional days.



What is insured?

- ✓ **Who is covered**
You and/or any named person.
- ✓ **Cancelling or cutting short a trip**
We will pay up to £5,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.
- ✓ **Medical emergency and repatriation expenses**
Should you become unwell whilst on a trip, we will pay up to £15,000,000 for your hospital, ambulance and medical repatriation costs, including up to £500 for emergency dental treatment.
- ✓ **Baggage**
We will cover you if your personal belongings are lost, damaged or stolen up to £2,000 per person, the following limits also apply:
 - Up to £200 for any one article
 - Up to £200 for the total of all valuables.
- ✓ **Personal money, passports and documents**
If your personal money is lost, damaged or stolen the following limits apply:
 - Up to £300 for personal money
 - Up to £200 for cash
 - Up to £50 for cash if under the age of 18We will also pay your additional accommodation and transport costs, up to £150, to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed Departure**
We will pay up to £500 if you miss your public transport as a result of one of a number of covered scenarios.
- ✓ ***Gadgets**
Up to £750 in total for your electronic gadgets lost, stolen or damaged. **Optional Cover** - Subject to an additional premium being paid cover is available for Extended Gadget Cover
***Please note** this section of cover is underwritten by Collinson Insurance.



What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Circumstances known to you before you purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Any claim for regional quarantine.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth and Development Office (or any other equivalent government body in another country) advises against travel due to a pandemic.



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £0 per person, per section, per incident, per trip.
- ! You are covered for trips which last 45 days or less, if your trip is more than 45 days there is no cover for the additional days.
- ! Children are only covered when travelling with the Policyholder or a responsible adult.
- ! This cover is only available to UK residents who are registered with a GP in the UK.
- ! You can only purchase this insurance before you travel, except where renewing an existing Cover for You annual multi trip policy.



Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel of either:
 - Europe excluding Turkey,
 - Worldwide excluding USA, Canada, Mexico and the Caribbean,
 - Worldwide including USA, Canada, Mexico and the Caribbean.
- ✓ The Foreign, Commonwealth & Development Office (FCDO) or other regulatory body are not advising against all travel; and
- ✓ If the Foreign, Commonwealth and Development Office (FCDO) or other regulatory body are advising against all but essential travel and your trip is not essential there is no cover for claims relating directly or indirectly to the reason the advice is in place.



What are my obligations?

- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the policy.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.



When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

Cover will start on the day you select when you purchase the policy and will end one year later. There will be no cover for any claims arising from events that happen before the start date of your policy.



How do I cancel the contract?

You are free to cancel your policy at any time by writing to us.

If you wish to cancel within 14 days of receipt of your policy documents, you will receive a full refund providing:

- You have not made or intend to make a claim; and
- No incident has occurred which may mean that you need to make a claim; and
- You have not travelled.

If you cancel more than 14 days after receipt of your policy documents you will receive a 6% refund of premium for each complete month still outstanding at the time of cancellation, providing you aren't away on a trip and no claim has been made.

Scheduled Airline Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: Scheduled airline failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a scheduled airline. Financial failure means the airline becoming insolvent or having an administrator appointed and being unable to provide agreed services.



What is insured?

Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any scheduled airline that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional costs incurred by an insured person in replacing that part of any flight arrangements with transportation of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any scheduled airline.
- ✓ The cost of return flights to the UK, Isle of Man and the Channel Islands by a similar standard, where the curtailment of the holiday is unavoidable as a result of financial failure of any scheduled airline.



What is not insured?

- ✗ Scheduled flights not booked within the UK, Isle of Man and the Channel Islands or prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by a card issuer.
- ✗ Financial failure of any travel agent, tour organiser, consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



Where am I covered?

- ✓ Anywhere in the world, provided the flight was booked in the UK, Isle of Man and the Channel Islands.



What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with all of the general conditions within your main travel insurance policy.



When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.



How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.