

# Travel Insurance

## Insurance Product Information Document

### Standard Annual Multi Trip Travel Insurance

 TripInsurer.com

**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



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 holidays taken within a year period. Each holiday individually must not last longer than the trip limit you have chosen.



#### What is insured?

##### ✓ **Who is covered**

You and/or any named person.

##### ✓ **Cancelling or cutting short a trip**

We will pay up to the amount shown on your certificate 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 £5,000,000 for your hospital, ambulance, emergency dental and medical repatriation costs, including up to £250 for emergency dental treatment.

##### ✓ **Baggage**

We will cover you if your personal belongings are lost, damaged or stolen up to your chosen limit, the following limits also apply:

- Up to £250 for any one article
- Up to £200 for the total of all valuables.

##### ✓ **Personal money, passports and documents**

We will cover you if your personal money is lost, damaged or stolen the following limits apply:

- Up to £150 for personal money
- Up to £150 for cash

We will also pay your additional accommodation and transport costs, up to £150 to obtain a replacement passport if yours is lost, stolen or damaged.

##### ✓ **Delayed Departure**

We will pay up to £150 (£15 after 6 hours and £15 per 12 hours delay thereafter) if your departure is delayed as a result of one of a number of covered scenarios.

##### ✓ **Missed Departure**

We will pay your additional transport cost up to £600 if you miss your public transport from or to the UK as a result of one of a number of covered scenarios.



#### 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.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked 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 and Commonwealth 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 stated in your insurance certificate. If more than one insured person on this policy is claiming, a limit of 2 excesses will apply, per trip.
- ! You are only covered for trips which last up to or less than your maximum trip duration.
- ! You are only covered to travel in the UK where you have at least 2 nights pre-booked accommodation or pre-booked transport.
- ! Children are only covered when travelling with 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.



### Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel of either Europe, Worldwide excluding USA, Canada, Mexico and the Caribbean or Worldwide.
- ✓ However you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign and Commonwealth Office (FCO) or other regulatory body has advised against travel to.



### 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 can cancel this Policy at any time by contacting your broker or call the travel helpline on 0800 389 5904.

A full refund of premium will be made if:

- You contact your broker or the travel helpline on 0800 389 5904 within 14 days of receiving your policy documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

Otherwise no refund of premium will be made.

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