

Travel Insurance

Insurance Product Information Document

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Product: Annual multi-trip travel insurance policy

This document provides a basic summary of the cover provided by the policy. The full terms and conditions are shown in the policy document, which you should read carefully to make sure you have the cover you need.

What is this type of insurance?

This is travel insurance. It covers you for various events while you are travelling, such as medical emergencies, delayed or missed departures, cancelling your trip or cutting it short and delayed, damaged, lost or stolen possessions.



What is insured?

- ✓ **Cancelling or cutting short your trip:** loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses:** hospital fees, repatriation (returning you home), inpatient benefit, funeral costs and dental costs if taken ill or injured during your trip.
- * **Loss of passport:** costs to get temporary documents on your trip plus a refund of the value of the period remaining on the lost passport.
- ✓ **Delayed personal possessions:** costs to replace essential items temporarily lost by the transport provider on your outward trip.
- * **Personal possessions:** items lost, stolen or damaged during your trip.
- * **Personal money:** money, traveller's cheques and travel tickets lost, stolen or damaged during your trip.
- ✓ **Personal accident:** compensation if you die, lose your sight, lose a limb or cannot work again following an accident during your trip.
- ✓ **Missed departure:** extra transport or accommodation costs to continue your trip if you miss your outward or return transport.
- ✓ **Delayed departure:** a benefit after a major delay to outward or return transport at the departure point, or the costs to abandon your trip before you leave your outward departure point.
- ✓ **Personal liability:** costs for injury or damage you cause to a person or their property.
- * **Legal expenses:** legal costs and representation to claim compensation from a third party responsible for your death, injury or illness.

Optional cover

Depending on the level of cover you have, you can also get winter-sports cover, golf cover, business cover, cruise cover, accidental-damage excess/deposit refund and rental-vehicle key cover. You will need to pay an extra premium for these.

* There are three levels of cover available – bronze, silver and gold. Items marked with an asterisk above are not available with bronze cover.



What is not insured?

- ✗ Claims where you cannot provide enough supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub-limits when these apply) shown in each section.
- ✗ The policy excess that applies.
- ✗ Circumstances you knew about before taking out the policy or booking your trip (whichever is later).
- ✗ Claims caused as a direct or indirect result of something you are claiming for, such as loss of earnings as a result of being delayed in returning home.



Are there any restrictions on cover?

- ! Cover is only available to people who live in the UK, the Channel Islands or the Isle of Man.
- ! We may not cover claims relating to existing medical conditions.
- ! Your policy may contain a limit on the age of the insured people and certain levels of cover may be restricted according to age.
- ! There is a limit on the length of trip that can be covered.
- ! There are general conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

You can choose the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown in your insurance confirmation email.

You will not be covered if you travel to a country or region the Foreign and Commonwealth Office has advised people against travelling to at all, or for essential travel only. For more details, go to [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).



What are my obligations?

- Answer any questions as truthfully and accurately as possible.
- Read your policy carefully to make sure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage, and to keep any claim to a minimum.



When and how do I pay?

You will need to pay your premium in full for cover to apply. All cover will end if you do not pay the premium in full or if the policy is cancelled.

You can pay the premium using one of the payment options given to you by the person who sold you this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation email.



How do I cancel the contract?

You have 14 days, from the date of receiving your policy documents, to make sure the insurance meets your needs.

If you want to cancel the contract during this 14-day period, you should write to Allianz Assistance, 102 George Street, Croydon, CR9 6HD, phone **020 8603 9653**, or email insurance@allianz-assistance.co.uk.

We will refund your premium in full, as long as you have not travelled or made a claim, and you do not intend to make a claim.

You may still cancel the contract after this 14-day cancellation period but you will not get a refund.

