

Travel Insurance

Insurance Product Information Document



Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR
Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A

Product: AXA 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 a trip.

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.

✓ Cancellation or curtailment charges and early return

We will pay you 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 other expenses

Should you become unwell whilst on your trip, we will pay for your hospital, ambulance, emergency dental and medical repatriation costs up to £15,000,000 per person (limited to £500 per person for emergency dental costs).

✓ Baggage

We will cover you if your personal belongings are lost or stolen up to £3,000 per person. The following limits also apply:

- Up to £700 for any one article
- Up to £700 in total for all valuable items.

✓ Personal money

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

- Up to £400 for cash
- Up to £50 for cash if under the age of 16.
- Up to £750 for all other personal money

We will also pay up to £750 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.

✓ Delayed arrival

We will pay you up to £400 per person if your arrival is delayed for at least 6 hours as a result of one of a number of covered scenarios.

✓ Missed Departure

We will pay up to £1,000 per person for additional transport costs if you miss your public transport from or to 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.
- ✗ 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.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ 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 & 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 £50, unless mentioned otherwise on your documents. If more than one insured person on this policy is claiming, a limit of £100 will apply.
- ! 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 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.



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,
 - Worldwide including USA, Canada, Mexico and the Caribbean.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign Commonwealth & Development Office (FCDO) 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.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



When and how do I pay?

You 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 this policy at any time by contacting us on 0330 678 3394, by emailing AXAtravelinsurance@doainsurance.co.uk or writing to us AXA Travel Insurance, Olivers House Avenue North, Skyline 120 Business Park, Great Notley, Braintree, CM77 7AF.

Depending on when you cancel your policy the following premium refunds will be made:

- Full refund if you cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later providing you have not travelled, no claim has been made and you do not intend to make a claim.
- If you cancel after the first 14 days of receipt (or after the renewal date) we will refund a portion of the premium depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled and no claim has been made since the policy was issued or renewed.

Otherwise no refund of premium will be made.