

Travel Insurance

Insurance Product Information Document

Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at 7 Boulevard du Régent, 1000 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Inter Partner Assistance S.A. is registered in England with its registered address at 106-118 Station Road, Redhill, RH1 1PR (UK branch registration number: BR000947). Inter Partner Assistance S.A. has a share capital of EUR 130,702,613. Inter Partner Assistance S.A. is part of the AXA Group.

International Passenger Protection Ltd (FCA reg. no. 311958) for Financial Failure.

Taurus Insurance Services Ltd (FCA reg. no. 444830) for Gadget cover

Product: Select & Protect Bronze single trip or annual multi trip

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. A single trip travel insurance policy will provide cover for one 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.
- ✓ **Cutting short a trip**
We will pay up to £1,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday 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 per person for your hospital and ambulance costs, limited to £500 for emergency dental treatment
- ✓ **Baggage**
We will cover you up to £1,500 per person if your personal belongings are lost or stolen. The following limits also apply:
 - Up to £300 for any one article
 - Up to £300 for the total of all valuables
- ✓ **Personal Money**
If your personal money is lost, damaged or stolen the following limits apply:
 - Up to £250 for cash
 - Up to £50 for cash if under the age of 18
 - Up to £250 for important documents, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed departure**
We will pay up to £500 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.
- ✓ **Financial Failure**
We will pay you up to £2,500 if the airline you are booked to travel with or the end supplier becomes insolvent.
- ✓ **Gadget**
If your electronic gadgets are lost, damaged or stolen we will pay you up to £500.

Optional covers

Gadget extension, Winter sports, Golf cover and Cruise cover.



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 and/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.
- ✗ Cancellation claims arising from quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.



Are there any restrictions on cover?

- ! You cannot claim more than the sum insured shown in your policy documents.
- ! You are only covered for trips which last up to or less than your maximum trip duration.
- ! This cover is only available to UK, Channel Islands or the Isle of Man residents who are registered with a GP in the UK, Channel Islands or the Isle of Man.
- ! 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 as listed on your policy schedule.
- ✓ 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 this policy.



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?

For Single trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.

For Annual Multi Trip policies - 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 Select & Protect on 0345 307 3971.

A full refund of the premium will be made if:

- You contact Select & Protect 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.

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International Passenger Protection Ltd (FCA reg. no. 311958) for Financial Failure.

Taurus Insurance Services Ltd (FCA reg. no. 444830) for Gadget cover

Product: Select & Protect Silver single trip or annual multi trip

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What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on holiday. A single trip travel insurance policy will provide cover for one 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.
- ✓ **Cutting short a trip**
We will pay up to £3,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday 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 £7,500,000 per person for your hospital and ambulance costs, limited to £500 for emergency dental treatment
- ✓ **Baggage**
We will cover you up to £2,000 per person if your personal belongings are lost or stolen. The following limits also apply:
 - Up to £500 for any one article
 - Up to £500 for the total of all valuables
- ✓ **Personal Money**
If your personal money is lost, damaged or stolen the following limits apply:
 - Up to £500 for cash
 - Up to £50 for cash if under the age of 18
 - Up to £250 for important documents, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed departure**
We will pay up to £750 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.
- ✓ **Financial Failure**
We will pay you up to £2,500 if the airline you are booked to travel with or the end supplier becomes insolvent.
- ✓ **Gadget**
If your electronic gadgets are lost, damaged or stolen we will pay you up to £500.

Optional covers

Gadget extension, Winter sports, Golf cover and Cruise cover.



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 and/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.
- ✗ Cancellation claims arising from quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.



Are there any restrictions on cover?

- ! You cannot claim more than the sum insured shown in your policy documents.
- ! You are only covered for trips which last up to or less than your maximum trip duration.
- ! This cover is only available to UK, Channel Islands or the Isle of Man residents who are registered with a GP in the UK, Channel Islands or the Isle of Man.
- ! 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 as listed on your policy schedule.
- ✓ 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 this policy.



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?

For Single trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.

For Annual Multi Trip policies - 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 Select & Protect on 0345 307 3971.

A full refund of the premium will be made if:

- You contact Select & Protect 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.

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International Passenger Protection Ltd (FCA reg. no. 311958) for Financial Failure.

Taurus Insurance Services Ltd (FCA reg. no. 444830) for Gadget cover

Product: Select & Protect Gold single trip or annual multi trip

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What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on holiday. A single trip travel insurance policy will provide cover for one 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.
- ✓ **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 holiday 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 £10,000,000 per person for your hospital and ambulance costs, limited to £500 for emergency dental treatment
- ✓ **Baggage**
We will cover you up to £3,000 per person if your personal belongings are lost or stolen. The following limits also apply:
 - Up to £700 for any one article
 - Up to £700 for the total of all valuables
- ✓ **Personal Money**
If your personal money is lost, damaged or stolen the following limits apply:
 - Up to £500 for cash
 - Up to £50 for cash if under the age of 18
 - Up to £500 for important documents, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed departure**
We will pay up to £1,000 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.
- ✓ **Financial Failure**
We will pay you up to £2,500 if the airline you are booked to travel with or the end supplier becomes insolvent.
- ✓ **Gadget**
If your electronic gadgets are lost, damaged or stolen we will pay you up to £750.

Optional covers

Excess waiver, Gadget extension, Winter sports, Golf cover and Cruise cover.



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 and/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.
- ✗ Cancellation claims arising from quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.



Are there any restrictions on cover?

- ! You cannot claim more than the sum insured shown in your policy documents.
- ! You are only covered for trips which last up to or less than your maximum trip duration.
- ! This cover is only available to UK, Channel Islands or the Isle of Man residents who are registered with a GP in the UK, Channel Islands or the Isle of Man.
- ! 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 as listed on your policy schedule.
- ✓ 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 this policy.



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?

For Single trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.

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