

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 5 Old Broad Street, London, EC2N 1AD, England.

Product: Outbacker Gold

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.

A Single Trip travel insurance policy will provide cover for one trip.



What is insured?

- ✓ **Who is covered**
You and / or any named person
- ✓ **Cancelling or cutting short a trip**
We will pay up to £1,500 per person for 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 for your hospital, ambulance, emergency dental and medical repatriation costs, up to £5,000,000 per person (limited to £250 per person for emergency dental costs).
- ✓ **Baggage**
We will cover you if your personal belongings are lost, damaged or stolen up to £1,000 per person, the following limits also apply:
 - Up to £150 for any one article
 - Up to £150 for the total of all valuables.
- ✓ **Personal money, passports and documents**
We will recover you if your personal money is lost, damaged or stolen the following limits apply:
 - Up to £400 for cash
 - Up to £400 for personal moneyWe will also pay up to £350 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 up to £200 if your arrival is delayed for at least 12 hours as a result of one of a number of covered scenarios.
- ✓ **Missed Departure**
We will pay up to £ 500 per person for additional transport cost 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.
- ✗ 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.
- ✗ 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 loss or additional expense which relates to anybody not insured on this policy.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Any pre-existing medical conditions.



Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £50. If more than one insured person on this policy is claiming, a limit of £100 will apply.
- ! You cannot claim more than the sum insured shown in your policy documents.
- ! This cover is only available to UK residents who are registered with a GP in the UK.

- ! You are covered for 1 return trip to the UK with a maximum duration of 14 days. Cover ceases whilst you are in the UK and resumes when you arrive at your international departure point from the UK.
- ! You can only purchase this insurance before you travel.



Where am I covered?

This product provides cover to travel anywhere in the world providing:

- ✓ The countries or areas you intend to visit are listed in your policy documents; and
- ✓ You are not travelling against the advice of the Foreign and Commonwealth Office (FCO) or other regulatory body.



What are my obligations?

- 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 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.



How do I cancel the contract?

You can cancel this Policy at any time by writing to us.

A full refund of premium will be made if:

- You write to us 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.

End Supplier Failure Insurance

Insurance Product Information Document

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

Product: End supplier 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 company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier 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 entity listed above that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man, Channel Islands or Ireland by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man, Channel Islands or Ireland 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 any 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 travel or accommodation was booked in the UK, Isle of Man, Channel Islands or Ireland.



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 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.