

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: Outbacker Gold Travel Insurance

This is a summary of the key features and exclusions of the policy. It does not form part of the contract between us. Complete pre-contract and contractual information about the policy is provided in your policy documents.

What is this type of Insurance?

Travel Insurance provides cover for losses or events that may happen when you are on a trip.

A Single Trip 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 you up to £5,000 per person for your share of:

- unused travel and accommodation costs and
- other pre-paid charges that you cannot recover from another company if you need to cancel or cut short a trip due to a number of listed reasons.

✓ Medical emergency and repatriation expenses

If you are ill or injured we will pay up to £15,000,000 for hospital, ambulance, medical fees and to bring you home. A limit of £400 applies for emergency dental costs.

✓ Baggage

We will pay up to £3,000 if your personal belongings are lost, damaged or stolen.

The maximum we will pay for:

- one item is £150
- all your valuable items is £150.

✓ Personal money

If your personal money is lost stolen or damaged we will pay up to:

- £400 for cash,
- £400 for all other personal money

If your passport is lost, stolen or damaged and you need a replacement we will pay up to £350 for travel and accommodation.

✓ Delayed arrival

We will pay up to £200 if you arrive at least 12 hours late because your public transport is delayed.

✓ Missed departure

If you miss your public transport to or from the UK because of a number of listed reasons we will pay up to £500 for your extra travel costs.

✓ *Gadgets

Optional Cover – Subject to an additional premium being paid cover is available for Extended Gadget Cover

***Please note** this section of cover is underwritten by Collinson Insurance.

What is not insured?



- ✗ Taking part in a sport or activity which is not listed in your policy wording, unless you have told us and we have agreed to cover it.
- ✗ If your physical ability and/or judgement has been affected because of alcohol abuse, or if you have taken drugs or used solvents.
- ✗ Any costs that you can get back from another company. Such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ The cost of Air Passenger Duty even if you cannot claim this back.
- ✗ Any claim relating directly or indirectly to a pre-existing medical condition.
- ✗ Any claim for regional quarantine.
- ✗ Loss, theft or damage to valuables, cash, important documents or personal money which:
 - you have left unattended, or
 - that were in your luggage which was checked in with an airline.
- ✗ 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.
- ✗ 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 terrorism, a pandemic or war.

Are there any restrictions on cover?



- ! You may need to pay an excess of £50. This is the amount you pay when you make a claim. If more than one insured person is claiming the most you will pay is £100, per trip.
- ! You are covered for a return trip to the UK with a maximum duration of 14 days. Cover ceases when you arrive at the departure point and resumes when you exit the airport at your overseas destination.
- ! This policy is only available to people who:
 - live in the UK and
 - are registered with a GP in the UK.
- ! You can only buy this insurance before you travel.



Where am I covered?

- ✓ The area you chose when you bought this policy either:
 - Europe,
 - Worldwide excluding USA, Canada, Mexico and the Caribbean,
 - Worldwide including USA, Canada, Mexico and the Caribbean.
- ✓ You are not covered if you travel to a country or area the Foreign Commonwealth & Development Office (FCDO), or other regulatory body has advised against travel to.



What are my obligations?

- You must take reasonable steps to protect yourself and your property.
- You must not be planning to have medical treatment while you are on a trip.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- If you make a claim you must provide us with the evidence needed to substantiate your loss and you will need to pay for this.
- You should 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 will need to pay in full when you buy this insurance.



When does the cover start and end?

Cover in case you need to cancel your trip starts from the day you buy 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 using the customer zone, emailing travel@outbackerinsurance.com or calling us on 0203 4754682.

- We will give you a full refund if you cancel within 14 days of the start date or the date you get the policy documents, whichever is the latest date then as long as you have not travelled and no claim has been made and you don't intend to make a claim.
- If you cancel after more than 14 days of the policy start date or getting the policy documents:
We will refund a portion of the premium, as long as you have not:
 - travelled, and
 - made a claim and do not intend to make a claim.