

# Travel Insurance

## Insurance Product Information Document

Company: AXA Insurance UK plc

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: RAC, Black 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 and policy.

#### What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip. This is available on a single or annual multi trip basis with optional levels of cover.



#### What is insured?

##### ✓ Who is covered

You and/or any person named person.

##### ✓ Cancelling or cutting short a trip

We will pay up to £7,500 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 repatriation expenses

Should you become unwell whilst on a trip, we will pay up to £15,000,000 for your hospital, ambulance and medical repatriation costs, including up to £450 for emergency dental treatment.

##### ✓ Personal belongings

We will cover your personal belongings or money are lost, damaged or stolen we will pay up to £3,000 per person, other following limits also apply.

##### ✓ Personal money, passports and documents

If your personal money is lost, damaged or stolen the following limits apply:

- Up to £400 for cash
- Up to £100 for cash if under the age of 18
- Up to £450 for all other personal money

We will also pay for your additional accommodation and transport costs up to £500 to obtain a replacement passport if yours is lost, stolen or damaged.

##### ✓ Missed Departure

We will pay up to £750 for your additional transport costs if you miss your public transport from or to the UK as a result of one of a number of covered scenarios.

##### ✓ Delayed Departure

We will pay up to £750 if your departure from or to the UK is delayed for at least 12 hours 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.
- ✗ 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.
- ✗ Any lost 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.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £50 per person, per section, per incident. Unless mentioned otherwise in your documents or you have chosen to increase your excess or purchased the excess waiver.
- ! You cannot claim more than the sum insured shown in your policy documents.
- ! 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.

### What is insured? (Cont.)

#### ✓ **Gadget cover**

If your gadget is lost, damaged, stolen or has unauthorised usage the following limits apply:  
Mandatory up to £300

Unauthorised usage up to £1,000

#### ✓ **Gadget cover extension**

Extended accidental damage/theft, malicious damage or loss cover up to £3,000

Unauthorised usage up to £1,000

The Gadget sections are Underwritten by AmTrust Europe Limited who are authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189.

#### ✓ **Scheduled airline failure**

We will pay up to £2,500 if the booked airline fails financially. This section is Underwritten by certain underwriters at Lloyds that are authorised and regulated by the Financial Conduct Authority.

### Are there any restrictions on cover? (Cont.)

! Annual multi trip cover allows you to travel as many times as you like within the selected geographical area during the period of insurance as detailed in your policy schedule provided no single trip lasts longer than the following durations:

- 90 days for Trips taken worldwide for travellers up to and including the age of 55
- 62 days for Trips taken in Europe for travellers up to the age of 65
- 31 days for Trips taken worldwide for travellers over the age of 56
- 31 days for Trips taken in Europe for travellers over the age of 66

Cover is also provided for up to 21 days in total for winter sports within the period of insurance.



### Where am I covered?

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

- ✓ You have declared all the countries you intend to visit; and
- ✓ You are not travelling against the advice of the Foreign and Commonwealth Office (FCO) or other regulatory body.



### 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.



### 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.