

# Annual travel insurance

## Insurance Product Information Document



**Company:** AXA PPP healthcare Limited

**Product:** European and Worldwide Travel Cover

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202947. Registered address 20 Gracechurch Street, London EC3V 0BG.

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between us. Complete pre-contract and contractual information about the product will be provided in your plan documents.

### What is this type of insurance?

Travel insurance provides you with cover for cancellation and curtailment of your overseas trip, cover for your personal belongings and cover for urgent or emergency treatment of unexpected medical conditions in accordance with the terms of your plan.



#### What is insured?

- ✓ Medical and additional expenses related to a medical condition - £2,000,000 European (E)/£5,000,000 Worldwide (W).
- ✓ Additional overseas accommodation and/or transport in the event of the member's sickness or bodily injury.
- ✓ Additional accommodation and/or transport expenses, for someone to join or remain with the insured member in the event of sickness or bodily injury - £1,000 (SE)/£5,000 (CW)/£7,500 LW).
- ✓ Cover for emergency dental treatment up to £750 (W).
- ✓ Legal expenses in the event of the death or personal injury of the member caused by the fault of someone else – up to £15,000 (E)/£25,000 (W).
- ✓ Personal accident resulting in loss of limbs, loss of sight or eyes, permanent disablement or death - up to £15,000 (E)/£30,000 (W).
- ✓ Personal liability cover in the event of accidental injury to another person or loss or damage to material property - up to £1,000,000 (E)/ £2,000,000 (W).
- ✓ Emergency medical repatriation and evacuation if treatment cannot be provided locally or the medical facilities are not adequate.
- ✓ Cover for a local burial up to £2,000 or the repatriation of mortal remains to the UK.
- ✓ Cover for personal baggage - £250 (E)/£350 (W) per single item up to £1,500.
- ✓ Reimbursement for the purchase of essential items if your baggage is delayed by more than 12 hours - £100 (E)/£150 (W).
- ✓ £150 (E)/£250 (W) for replacement cash with up to £400 (E)/£500 (W) total for all personal money.
- ✓ Expenses incurred to replace a lost passport - £250.
- ✓ Cancellation or curtailment as a result of illness, bereavement, injury, jury service, redundancy or quarantine - up to £3,000 (E)/£5,000 (W).
- ✓ Costs incurred for alternative travel arrangements as a result of the insolvency of the travel supplier covered up to £1,000 (E)/£3,000 (W).



#### What is not insured?

- ✗ Any claim under the medical benefits section or cancellation or curtailment section if you have travelled against medical advice.
- ✗ 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.
- ✗ If the insured member is terminally ill we will not pay claims under the medical benefits section or cancellation or curtailment section caused directly or indirectly by that terminal illness.  
However, if you need cover for this exclusion, details of providers that may cover terminal illness can be found in the MaPS Travel Directory <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 7777. This provides information and helps find specialist insurers that provide affordable insurance for consumers with pre-existing medical conditions.
- ✗ Any loss that is not directly associated to the incident that causes you to claim.
- ✗ Injuries from adventure, dangerous or extreme sports that are listed as excluded.
- ✗ Any costs incurred when travelling against the advice of the Foreign, Commonwealth and Development Office.
- ✗ Claims arising from the insured member's malicious or unlawful act, self-exposure to needless peril or self-inflicted injury.
- ✗ Any medical expenses over £1,000 that we have not approved beforehand.
- ✗ There is no cover for any overseas trip that commences before the plan start date.



#### Are there any restrictions on cover?

- ! There is no cover for any single overseas journey which lasts, or which was planned or expected to last, more than 25 days (E)/65 days (W) (or any relevant lesser period) even if the period of cover crosses a renewal date.

- ✓ £25 (E)/£50 (W) for every 12 hours your departure is delayed, up to a maximum of £100 (E)/£200 (W).
- ✓ If there is an extended delay that results in you incurring additional travel or accommodation costs – up to £2,000 (Worldwide cover only).
- ✓ Costs incurred in reaching the destination if you miss your departure as a result of the failure of public transport or unexpected travel delays - £500 (E)/£1,000 (W).
- ✓ If you have to leave your booked accommodation due to a fire, flood or similar – £300 (Worldwide cover only).
- ✓ 17 days cover in a year at a winter sports resort.
- ✓ Travel within the UK.

#### Optional cover

- Adventure Sports upgrade.

- ! Up to 65 days (E)/180 days (W) travel allowed per renewal year.
- ! Winter sports carried out off-piste are only covered if the Adventure Sports upgrade is chosen.
- ! A compulsory excess applies to certain benefits. The excess applies to each section, so more than one excess may be taken in respect of the same claim.
- ! You can join up to your 85th birthday and can remain on the plan so long as there is no break in cover. If you have a break in cover you can apply to re-join at any point up to your 85<sup>th</sup> birthday. If you are 85 or over you will not be able to re-join if you have a break in cover.



#### Where am I covered?

- ✓ Cover is provided for UK travel and overseas journeys outside of the member's home area.



#### What are my obligations?

- You must give us complete and accurate answers to any questions we may ask.
- If anything changes between the time you agreed to join and the start date you must contact us.
- You must pay the premium on time.
- You must pay any excess that applies to your plan.
- You must inform us if any of your personal details change, including your address.
- If you need to make a claim call our team of Personal Advisers to ensure your claim is covered under the plan.



#### When and how do I pay?

You can pay your premium monthly by Direct Debit or yearly by Direct Debit, cheque or credit card, in line with the private medical insurance plan it is provided with.



#### When does the cover start and end?

Your membership will start on the chosen start date for your private medical insurance policy and lasts for one year. Your start date will be shown on your plan documents.



#### How do I cancel the contract?

This travel insurance is provided alongside your private medical insurance and is not available independently. You can cancel both your travel insurance membership and associated private medical insurance membership by writing to or calling us within 14 days of your start date or receiving your membership pack. Please see your private medical insurance handbook for your cancellation rights.