

Travel Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited Type: MPI Travel policy

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039. Registered in the UK

This Insurance Information Document provides a summary of the key information for this Insurance. The full information is provided in the insurance schedule and the policy wording.

What is this type of insurance?

This policy provides Insurance against financial loss both before and whilst you are on a trip in respect of specific events (for example medical costs whilst abroad, cancellation, loss, theft or damage to your personal belongings). Optional covers are available, these will be shown on your policy schedule if you choose to include them.



What Is Insured?

Economy

- ✓ Medical expenses abroad - up to £1m
- ✓ Cancellation and Curtailment of a trip - up to £500
- ✓ Personal Liability - up to £2m
- ✓ Personal Accident - sum insured £5,000

Optional cover

See your policy schedule for details of the optional cover(s) that you have selected. They may include:

- Wintersports
- Excess Waiver

Standard

- ✓ Medical expenses abroad - up to £5m
- ✓ Cancellation and Curtailment of a trip - up to £3,000
- ✓ Personal effects - up to £2,000
- ✓ Missed departure, extra travel and accommodation expenses - up to £750
- ✓ Delay - up to £150
- ✓ Abandonment of your trip after a 12 hour delay - up to £3,000
- ✓ Personal Liability - up to £2m
- ✓ Personal Accident - sum insured £20,000

Optional cover

See your policy schedule for details of the optional cover(s) that you have selected. They may include:

- Wintersports
- Excess Waiver
- Mobile Phone Cover

Excel

- ✓ Medical expenses abroad - up to £5m
- ✓ Cancellation and Curtailment of a trip - up to £5,000
- ✓ Personal effects - up to £2,500
- ✓ Missed departure, extra travel and accommodation expenses - Up to £2,500
- ✓ Delay - up to £300
- ✓ Abandonment of your trip after a 12 hour delay - up to £5,000
- ✓ Personal Liability - up to £2m
- ✓ Personal Accident - sum insured £30,000

Optional cover

See your policy schedule for details of the optional cover(s) that you have selected. They may include:

- Wintersports
- Excess Waiver
- Mobile Phone Cover



What Is Not Insured?

- ✗ Anything, event or activity not provided for under the policy and anything or event that is excluded.
- ✗ Some exclusions are listed below but not limited to:
- ✗ Costs that you can recover from elsewhere.
- ✗ Deciding you no longer wish to travel.
- ✗ Travelling against medical advice.
- ✗ Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- ✗ The tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you (this includes the Insolvency of your travel provider(s)).



Are there any restrictions on cover?

- ! You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- ! If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- ! If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.



Where am I covered?

- ✓ You are covered for travel to the geographic area as shown on your policy certificate of insurance.



What are your obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



When and how do I pay?

In full by credit or debit card at the point of purchasing the policy.



When does the cover start and end?

This will be shown on your policy schedule.



How do I cancel the contract?

This insurance contains a 14 day 'cancellation period' during which time you may return it and obtain a refund if you have a reason for being dissatisfied with the cover. Provided you have not commenced travel, or had a loss which is likely to result in a claim. There may be a charge of £25.00.