

# Travel Insurance

## Insurance Product Information Document



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**Company:** Inter Partner Assistance S.A

**Product:** DOA Sunworld Premier Plus Single Trip

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 holiday. 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 the amount shown on your certificate 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, emergency dental and medical repatriation costs, including up to £350 for emergency dental treatment.
- ✓ **Baggage**  
We will cover you if your personal belongings are lost, damaged or stolen up to your chosen limit, the following limits also apply:
  - Up to £500 for any one article
  - Up to £300 for the total of all valuables
- ✓ **Personal money, passports and documents**  
We will cover you if your personal money is lost, damaged or stolen, the following limits also apply:
  - Up to £300 for personal money
  - Up to £300 for cashWe will also pay your additional accommodation and transport costs, up to £300 to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Delayed Departure**  
We will pay up to £250 (£25 after 6 hours and £25 per 12 hours delay thereafter) if your departure is delayed as a result of one of a number of covered scenarios.
- ✓ **Missed Departure**  
We will pay your additional transport costs up to £1,000 if you miss your public transport 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 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 claim for regional quarantine.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked with an airline.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO) (or any other equivalent government body in another country), advises against travel due to a pandemic.
- ✗ Cancellation claims arising from a personal quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is stated in your insurance certificate. If more than one insured person on this policy is claiming, a limit of 2 excesses per incident will apply, per trip.

- ! Children are only covered when travelling with 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.



### Where am I covered?

- ✓ The countries or areas listed in your policy documents.
- ✓ However you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign, Commonwealth & Development Office (FCDO) or other regulatory body has advised against travel to.



### 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 of 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.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



### 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 a trip and ends when you return to your home.



### How do I cancel the contract?

You can cancel this Policy at any time by contacting your broker or call the travel helpline on 0800 389 5904.

A full refund of premium will be made if:

- You contact your broker or the travel helpline on 0800 389 5904 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.