

Travel Insurance

Insurance Product Information Document

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Company: Inter Partner Assistance S.A

Product: Trusted Travel Insurance, Ruby 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.

What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip.

An Annual Multi Trip Policy will provide cover for multiple holidays taken within a year period. Each trip individually must not last longer than 32 days, if the trip is more than 32 days there is no cover for the additional days.

What is insured?



✓ Who is covered

You and/or any named person.

✓ Cancelling or cutting short a trip

We will pay you up to £4,000 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 other expenses

Should you become unwell whilst on your trip, we will pay for your hospital, ambulance, emergency dental and medical repatriation costs up to £10,000,000 per person (limited to £500 per person for emergency dental costs).

✓ Baggage

We will cover you if your personal belongings are lost or stolen up to £2,500 per person. The following limits also apply:

- Up to £500 for any one article
- Up to £500 in total for all valuable items

✓ Personal money

We will cover you if your personal money is lost, damaged or stolen. The following limits also apply:

- Up to £500 for cash
- Up to £50 for cash if under the age of 18
- Up to £500 for all other personal money

We will also pay up to £250 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.

✓ Missed Departure

We will pay up to £500 per person for additional transport costs if you miss your public transport from or to UK as a result of one of a number of covered scenarios.

✓ Gadget

If your electronic gadgets are lost, damaged or stolen we will pay you up to £1,000.

Optional covers

Excess Waiver, Gadget Add-on, Winter sports, Golf cover and Cruise cover.

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.
- ✗ 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.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Any claim for regional quarantine.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ 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.

Are there any restrictions on cover?



- ! You will need to pay an amount of each claim, known as the excess; this is £50. If more than one insured person on this policy is claiming, a limit of £100 will apply.
- ! You are covered for trips which last 32 days or less, if your trip is more than 32 days there is no cover for the additional days.
- ! You are only covered to travel in the UK where you have at least 2 nights pre-booked accommodation or pre-booked transport.
- ! 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.



Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel of either:
 - Europe,
 - Worldwide excluding USA, Canada, Mexico and the Caribbean,
 - Worldwide including USA, Canada, Mexico and the Caribbean.
- ✓ You are not travelling against the advice of the Foreign, Commonwealth & Development Office (FCDO) 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.
- 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 pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

Cover will start on the day you select when you purchase the Policy and will end one year later. There will be no cover for any claims arising from events that happen before the start date of your Policy.



How do I cancel the contract?

You are free to cancel this policy at any time by contacting us on 0330 053 4259 or by emailing travel.sales@trustedinsurances.com

Depending on when you cancel your policy the following premium refunds will be made:

- Full refund if you cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later providing you have not travelled, no claim has been made and you do not intend to make a claim.
- If you cancel after the first 14 days of receipt (or after the renewal date) we will refund a portion of the premium depending on the number of complete months remaining on your policy providing you are not on a trip at the time the policy is cancelled and no claim has been made since the policy was issued or renewed.

Otherwise no refund of premium will be made.

Gadget Insurance

Insurance Product Information Document

Company: AmTrust Europe Ltd Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189

Product: Mandatory Gadget Insurance & TIGA Gadget Add-on Insurance Policy

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully.

What is this type of Insurance?

This product is designed to protect multiple types of portable electronic devices if they are lost, accidentally or maliciously damaged or stolen.

The portable electronic devices (gadgets) include: mobile phones, smart phones, laptops (including custom built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/ear phones, smart watches or a wrist worn health and fitness trackers.

What is insured?



- ✓ **Accidental Damage**
If your gadget is damaged accidentally, we will repair your gadget.
Where your gadget is beyond economical repair, we will replace your gadget with a refurbished device of the same specification.
- ✓ **Loss**
If you have accidentally left your gadget somewhere and you no longer have it, we will replace your gadget with a refurbished device of the same specification.
- ✓ **Malicious Damage**
If your gadget is maliciously damaged by someone else, we will repair your gadget.
Where your gadget is beyond economical repair, we will replace your gadget with a refurbished device of the same specification.
- ✓ **Theft**
If your gadget is stolen we will replace your gadget with a refurbished device of the same specification.

What is not insured?



- ✗ The excess which is payable for any claim. The amount is shown in your schedule of benefits.
- ✗ Any loss, theft or accidental damage if the gadget is left as checked-in baggage or if it is confiscated or kept by customs, other officials or authorities, or where you deliberately leave your gadget where you can't see it.
- ✗ Any theft or loss where the manufacturer security, such as Apples Find My, is not switched on at the time of the incident and throughout the claims process.
- ✗ Any theft or loss unless it is reported to the appropriate local police authorities within 24 hours of discovering it is gone and you have a Police Crime Reference number.
- ✗ Any claim that happens while you are not on a trip.
- ✗ Any claim where proof of usage cannot be given if you are claiming for a device which has a SIM.
- ✗ Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering it has gone and getting a blacklist placed on the IMEI of the gadget.
- ✗ Theft of the gadget from an unoccupied premises or vehicle, unless there is evidence of violent or forcible entry.
- ✗ Any claim for loss of data or accessories.
- ✗ Any claim for cosmetic damage.
- ✗ Any claim where you leave your gadget somewhere unattended for example - where your gadget is left in a coach or bus while you are sightseeing or at the side of a pool.

Are there any restrictions on cover?



- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! The most we will pay for any one claim will be the replacement value of your gadget and it will not exceed the maximum liability shown in the policy documentation.
- ! Replacement gadgets are issued with 12 months warranty, repairs with 3 months warranty.



Where am I covered?

- ✓ Cover will apply whilst you travel in the area that you have chosen for your travel insurance. The area you have chosen will be shown on your insurance certificate or schedule.
- ✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).



What are my obligations?

- You must take reasonable care to protect your gadgets against accident, theft or loss.
- You must give us accurate and complete answers to all questions we may ask you.

In the event of a claim, you will need to provide:

- Proof of purchase.
- Proof that your gadget has been in use before the event giving rise to the claim.
- Photographic ID.
- Proof of Address.
- A Police Report in the event of theft, loss or malicious damage by a third party.
- Proof of travel.
- Travel insurance documents.



When and how do I pay?

The premium can be paid using one of the payment options given to you by the provider of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your travel insurance certificate or schedule.



How do I cancel the contract?

This policy cannot be cancelled on its own but only along with the main travel insurance you bought it with. If you wish to cancel, please see the cancellation section within your main travel insurance policy.