Travel Insurance

Insurance Product Information Document

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Company: Inter Partner Assistance S.A

Product: Trusted Travel Insurance, Ruby Single 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.
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 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.

! 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 to the region stated in your schedule providing:
- ✓ You have declared all the countries you intend to visit; and
- ✓ 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 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 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 of the documents we refund 65% of the premium paid, providing you have not travelled and no claim has been made.

Otherwise no refund of premium will be made.

Gadget Insurance

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Company: AmTrust Specialty 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.

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.

Flight Delay Insurance Policy

Financial & Legal

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Financial & Legal Insurance Company Limited, Registered in England & Wales under Company No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915

This document provides only a policy summary of the key information. It does not contain the full terms and conditions of the policy, which can be found in the Flight Delay Insurance Policy Wording.

What is this type of insurance?
This is a Flight Delay Insurance Policy, which covers you for delays suffered on your outbound and/or homebound flight.

What is insured?

Delayed departure - A benefit after a delay to your outbound and/or homebound flight at the departure point for reasons that are not excluded under What you are not covered for in the policy wording. Covered reasons include:

- ✓ Strike, industrial action or staff shortages;
- ✓ bad weather;
- ✓ mechanical breakdown or the grounding of the aircraft due to a mechanical or a structural defect;
- ✓ the anti-social behaviour of someone other than you or a travelling companion;
- ✓ the closure of airspace, for example as a result of volcanic activity;
- ✓ a serious fire, storm or flood damage to the departure airport or arrival point of your flight.

What is not insured?

- ✗ Anything which is caused by you not checking in at the departure airport when you should have done.
- ✗ Any missed connections.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.

Are there any restrictions on cover?

- ! **Delay** - A delay must be for more than 3 hours.
- ! **Amount Payable** - The amount payable is specified in your policy schedule.
- ! **Residency** - Cover is only available to residents of the UK.
- ! **Conditions** - There are General Conditions that you have to meet for cover to apply.
- ! You are unable to cancel within 24 hours of flight

Where am I covered?

- ✓ Cover is available for flights to/from any worldwide country from/ to your home country. The flights you have chosen to cover will be shown on your policy schedule.
- ✓ You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit **gov.uk/foreign-travel-advice**

What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- Provide an accurate flight number.

When and how do I pay?

You will need to pay your policy premium in full for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.
The premium can be paid using one of the payment options given to you by the seller of this insurance.

When does the cover start and end?

- Your policy provides cover during the period shown on your policy schedule.

How do I cancel the contract?

- You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.
- If you wish to cancel the contract during this period, you should contact Assured Travel Solutions Ltd, Bath House, 6-8 Bath Street, Bristol, BS1 6HL or telephone 0117 235 9933.
- Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.
- You may still cancel the contract after this 14 day cancellation period but no refund will be made unless agreed by us.
- If we agree to refund, then we will refund 75% of the total premium paid, but no refund will be provided if the cancellation request is made 24 hours or less before the scheduled departure time of the first pre-registered flight.