

# Travel Insurance

## Insurance Product Information Document



**Company:** AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202312.  
Registered address 5 Old Broad Street, London, EC2N 1AD, England.

**Product:** Freedom Gold 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 must not last longer than the trip limit you have chosen.



#### What is insured?

- ✓ **Who is covered**  
You and / or any named person
- ✓ **Cancelling or cutting short a trip**  
We will pay up to £1,500 per person for 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 up to £5,000,000 for your hospital, ambulance and medical repatriation costs, including up to £200 per person for emergency dental costs.
- ✓ **Personal belongings and money**  
We will cover you if your personal belongings are lost or stolen up to £1,500 per person. The following limits also apply
  - Up to £200 for any one article
  - Up to £200 for the total for all valuables.If your personal money is lost, damaged or stolen the following limits apply:
  - Up to £300 for cash
  - Up to £50 cash if under the age of 16
  - Up to £300 for all other personal moneyWe will also pay up to £300 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Delayed arrival**  
We will pay you up to £100 per person if your arrival is delayed for at least 12 hours as a result of one of a number of covered scenarios.
- ✓ **Missed departure**  
We will pay up to £750 per person for additional transport costs if you miss your public transport from or to the UK 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 loss or additional expense which relates to anybody not insured on this policy.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Loss, theft of or damage to valuables, important documents, cash or personal money left unattended or from luggage checked in with an airline.
- ✗ There is no cover under this policy for cancellation, abandonment or curtailment claims in relation to coronavirus (COVID 19) for policies purchased or trips booked after the 13th March 2020.
- ✗ There is no cover for medical claims in relation to Coronavirus (COVID 19) if you are travelling to an area against FCO advice.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £100. If more than one insured person on this policy is claiming, a limit of £200 will apply.
- ! You cannot claim more than the sum insured shown in your policy documents.
- ! You are only covered for trips which last up to 31 days; if this is exceeded there is no cover for any of the trip.
- ! You are only covered to travel in the UK where you have at least 2 nights pre-booked accommodation or pre-booked transport.
- ! 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 in the world providing:

- ✓ This product provides cover to travel anywhere within your selected area of travel of either Europe, Worldwide excluding USA and Canada or Worldwide including the USA & Canada
- ✓ You are not travelling against the advice of the Foreign and Commonwealth Office (FCO) 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.



## 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 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 can cancel this policy at any time by calling 01223 454290.

A full refund of premium will be made if:

- You contact us 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.