

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
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 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 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.



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.
- ! 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:

- ✓ The countries or areas you intend to visit are listed in your policy documents; and
- ✓ 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 in case you need to cancel your trip starts from the day you purchase a policy. The remaining cover starts when you start your holiday and ends when you return to your home.



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.