

Travel Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no: 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA website.

Product: British Airways Essential Travel Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



What is insured?

- ✓ **Cancelling / cutting short your journey** - Loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Loss of passport** - costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
- ✓ **Delayed personal possessions** - costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal possessions** - Items lost, stolen or damaged on your journey.
- ✓ **Personal money** - money, travellers cheques and travel tickets lost, stolen or damaged on your journey.
- ✓ **Personal accident** - Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey.
- ✓ **Missed departure** - Extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ **Delayed departure** - A benefit after a major delay to outbound or return transport at the departure point. Alternatively the costs to abandon your journey on the outbound leg only.
- ✓ **Personal liability** - Costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Motor breakdown** - Roadside assistance and/or recovery if your car breaks down on the way to your outward departure point.
- ✓ **▲ Scheduled airline failure** - Costs if the airline you are booked with financially fail.
- ✓ **Golf cover** - Lost green fees, equipment hire, delayed golf equipment and lost/stolen/damaged golf equipment.
- ✓ **Wedding** - Cover for wedding rings, wedding gifts, wedding clothes and wedding photos / videos.

Optional Winter sports - Lost ski pack, ski hire, delayed ski equipment, lost/stolen/damaged ski equipment, piste and avalanche closure.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ 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.
- ✗ Claims for winter sports on single trip policies, unless the appropriate extra premium has been paid.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Emergency medical expenses and Cancelling / cutting short your journey, Winter sports (where selected) and Golf cover sections.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the journeys that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

▲ Scheduled airline failure cover is underwritten by Liberty Mutual Insurance Europe SE which is authorised and regulated by the Financial Conduct Authority.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

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.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order 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 insurance confirmation.



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 Allianz Assistance, 102 George Street, Croydon, CR9 6HD, telephone **020 8603 9953**.

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.