

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 and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: KLM 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** - Up to £3,000 for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - Up to £10 million for hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey (inner limits apply to in-patient benefit, funeral and dental costs).
- ✓ **Loss of passport** - Up to £150 for costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
- ✓ **Delayed personal possessions** - Up to £100 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal possessions** - Up to £1,750 for items lost, stolen or damaged on your journey (£300 single item, pair or set limit and £400 overall limit for valuables apply).
- ✓ **Personal money** - Up to £200 for money, travellers cheques and travel tickets lost, stolen or damaged on your journey. A £150 cash limit also applies.
- ✓ **Personal accident** - Up to £15,000 compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey. Age restrictions and limits apply.
- ✓ **Missed departure** - Up to £300 for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ **Delayed departure** - Up to £100 benefit after a major delay to outbound or return transport at the departure point. Alternatively up to £3,000 for the costs to abandon your journey on the outbound leg only. Limits apply according to the length of delay.
- ✓ **Personal liability** - Up to £2 million for 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** - Up to £10,000 for legal costs & representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.



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 arising from an epidemic or pandemic, except for the cover described under the Emergency medical expenses and Cancelling / cutting short your journey sections.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man, who have booked travel arrangements through KLM Airlines.
- ! Claims relating to existing medical conditions are excluded.
- ! Your policy contains a limit on the age of the insured persons and certain levels of cover may be restricted according to age. You must be aged 65 or under for cover to apply.
- ! There is a limit on the length of the journey that can be covered.
- ! The policy contains 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.



Where am I covered?

You are covered to travel to any worldwide destination.

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) or the 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 Partners, 102 George Street, Croydon, CR9 6HD. Telephone **020 8603 9518**.

We will refund your premium in full as long as you have not travelled or made a claim and you do not intend to make a claim.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.