

# 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:** Just Travel, Bronze  
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 holiday.

An Annual Multi Trip policy will provide cover for multiple trips taken within a year period. Each trip individually must not last longer than 31 days; if the trip is more than 31 days there is no cover for additional days.

#### What is insured?



##### ✓ Who is covered

You and / or any named person

##### ✓ Cancelling or cutting short a trip

We will pay up to £1,000 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 repatriation expenses

Should you become unwell whilst on a trip, we will pay up to £5,000,000 for your hospital, ambulance, emergency dental and medical repatriation costs, including up to £300 for emergency dental treatment.

##### ✓ Personal belongings and money

We will cover your personal belongings if they are lost, damaged or stolen up to £1,000 per person, the following limits also apply:

- Up to £175 for any one article
- Up to £200 for total valuables.

##### ✓ Personal money, passports and documents

if your personal money is lost, damaged or stolen the following limits apply:

- Up to £100 for cash
- Up to £50 if cash under the age of 16
- Up to £200 for all other personal money

We will also pay for your additional accommodation and transport costs up to £200 to obtain a replacement passport if yours is lost, stolen or damaged.

##### ✓ Missed Departure

We will pay your additional transport costs up to £250 if you miss your public transport from or to the UK as a result of one of a number of covered scenarios.

##### ✓ Delayed Departure

We will pay up to £200 if your departure from or to the UK is delayed for at least 12 hours 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.

✗ Circumstances known to you before you purchased this insurance or at the time of booking any trip which could reasonably have been expected to lead to cancellation or curtailment of the 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.

✗ The cost of Air Passenger Duty whether irrecoverable or not.

✗ 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 and Commonwealth 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 £150 per person, per section per incident.

! You are covered for trips which last 31 days or less, if your trip is more than 31 days there is no cover for the additional days.

! You are only covered to travel in the United Kingdom where you have at least 2 nights pre-booked accommodation.

! 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 anywhere within your selected area of travel of either Europe or Worldwide.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign and Commonwealth Office (FCO) or other regulatory body has advised against travel to.



### 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 writing to us.

A full refund of premium will be made if:

- You write to 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.