

Travel Insurance

Insurance Product Information Document



Company: American International Group UK Limited

Product: Unity Travel – Annual Multi Trip Travel Insurance

Administered by: Just Insurance Agents Limited. Registered in England and Wales number 05399196. Registered office: Victoria House, Toward Road, Sunderland, SR1 2QF. Authorised and regulated by the Financial Conduct Authority under reference 610022.

Underwritten by: American International Group UK Limited. Registered in the United Kingdom (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

What is this type of insurance? Annual Multi Trip Travel Insurance will provide protection against losses typically suffered whilst on multiple holiday trips taken within a 12 month period.

You can find complete information about the policy in your policy schedule and policy documentation. These give your levels of cover and your benefit limits. It also provides information about other companies providing insurance. Section 26 - End Supplier Failure cover is administered by International Passenger Protection and underwritten by Liberty Mutual Insurance Europe SE. Section 27 - Travel Dispute cover is administered by Legal Insurance Management and is underwritten by Royal Sun Alliance plc.



What is insured?

The provision and amounts of cover are variable depending on the level of cover chosen.

- ✓ Cancellation, curtailment
- ✓ Medical & Repatriation expenses, hospitalisation & emergency travel expenses
- ✓ UK Hospital transfer & additional expenses
- ✓ Personal effects & Baggage
- ✓ Money, Cash, Loss of passport & travel documents
- ✓ Travel delay, holiday abandonment, missed departure and connecting flights
- ✓ Personal accident (includes accidental death, loss of limbs, loss of sight and permanent total disablement)
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Catastrophe
- ✓ Hijack, mugging benefit, crisis response and cancellation of trip following terrorist attack
- ✓ Uninhabitable accommodation

Additional cover options (if purchased):

- ✓ Winter sports: (equipment, hire, delay, piste closure, ski pack and avalanche)
- ✓ Cruise cover: (missed port, cabin confinement, unused excursions, itinerary change and interruption)
- ✓ Golf: (equipment, hire, non-refundable fees and hole in one costs)
- ✓ Business: (equipment, computer equipment, samples, equipment delay, emergency equipment courier, equipment hire, money and personal accident)
- ✓ End supplier failure
- ✓ Travel dispute



What is not insured?

Note that exclusions may apply to specific types of cover in the policy and only in specified situations.

- ✗ Any claims for cancellation or curtailment arising from any epidemic or pandemic (including being quarantined) or if you travel against the advice of the Foreign, Commonwealth and Development Office.
- ✗ Claims arising from any Insured Person or Travelling Companion testing positive for COVID-19 or variation of COVID-19 within the first 7 days after the start date of Your Policy.
- ✗ 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
- ✗ Claims resulting from excessive consumption of alcohol as specified in your policy wording
- ✗ If you take drug(s) other than according to the manufacturer's instructions, as prescribed by a doctor, or if you are taking them for treatment of drug addiction
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- ✗ Any lost or additional expense which relates to anybody not insured on this policy
- ✗ Loss, theft of or damage to valuables, cash, important documents or own money left unattended or from luggage checked in with an airline



Are there any restrictions on cover?

- ! This insurance is not available to anyone over the age of 75 at the date of purchase
- ! Children, who are 17 years of age or under, are only entitled to travel separately to the main insured person when accompanied by a relative, guardian or person with a legal duty of care, such as a school teacher if on a school trip
- ! You can only purchase this insurance before you travel and the policy is only valid for trips commencing in and returning to the UK



Are there any restrictions on cover? (continued)

- ! You will need to pay an excess for each claim made. Your excess is shown in your policy schedule and applies to each person and each incident for each section of the policy
- ! For persons aged under 18 years or over 75 years at the time of the incident, the death benefit under the personal accident section will be limited to funeral expenses up to £5,000, there will be no cover for permanent total disablement and all other benefits under the personal accident section will be reduced to £1,000
- ! You must not travel against the advice of a medical practitioner, the Foreign, Commonwealth and Development Office or the World Health Organisation
- ! You must not travel with the intention of receiving medical treatment or consultation



Where am I covered?

- ✓ This insurance policy is only valid for trips commencing in and returning to the United Kingdom. Cover cannot be purchased once your trip has commenced
- ✓ You will not be covered for any trip booked and then subsequently cancelled; nor do we provide cover for any trip booked for travel into or through Afghanistan, Burundi, Central African Republic, Chad, Cuba, Crimea, Democratic Republic of Congo, Iran, Iraq, Lebanon, Libya, Mauritania, Niger, North Korea, Somalia, Sudan & South Sudan, Syria, Yemen or the Crimea region



What are my obligations?

- You must be a resident of and have a permanent residential address in the United Kingdom, Channel Islands or the Isle of Man
- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with a specific claim procedure set out in the policy wording
- You need to inform us if there are changes to any insured person's name or address
- When you purchase this insurance, you must tell us about the pre-existing medical conditions of you or anyone else to be insured on the policy
- You must contact the assistance company as soon as possible if you are admitted to hospital as an in-patient, or if you have medical treatment which is likely to cost more than £500 (or its equivalent in local currency)
- You must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss, theft or damage



When and how do I pay?

- A single payment for your premium is payable when you purchase this insurance online, or by calling Just Travel Cover on 0333 003 0021



When does the cover start and end?

- Cover will start for this policy on the date you selected when taking out the policy and will end 12 months later. Under Section 1 – Cancellation of Trip, cover will start from the date stated in the policy schedule or the time of booking of any trip (whichever is the later date) and terminate on commencement of any Trip



How do I cancel the contract?

You can cancel by phoning 0333 003 0021, emailing admin@justtravelcover.com or by writing to: Victoria House, Toward Road, Sunderland, SR1 2QF.

End Supplier Failure Insurance

Insurance Product Information Document

Company: International Passenger Protection Ltd (regulated by the Financial Conduct Authority - Ref number: 311958)

Product: End supplier failure insurance

Please note that full pre-contractual and contractual information about this policy is provided in the policy wording and policy schedule.

What is this type of insurance?

This insurance provides cover for losses suffered as a direct result of the financial failure of a company that owns and operates a Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions; Eurotunnel, theme parks or attractions all known as the **End supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure.

Financial failure means the End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.



What is insured?

Financial failure prior to departure

- ✓ Irrecoverable sums already paid by an insured person prior to the financial failure of any entity listed above that does not form part of an inclusive holiday.

Financial failure after departure

- ✓ The additional pro rata costs incurred by an insured person in replacing that part of any travel arrangements with transport of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any entity listed above.
- ✓ The cost of return transportation to the UK, Isle of Man and the Channel Islands by a similar standard of transportation, where the curtailment of the holiday is unavoidable as a result of financial failure of any entity listed above.



What is not insured?

- ✗ Travel or accommodation not booked within the UK, Isle of Man and the Channel Islands prior to departure.
- ✗ Financial failure where the prospect of such failure was widely known by the public or insured person prior to applying for this policy.
- ✗ Any loss covered under any other policy, guarantee or that is protected under s.75 Consumer Credit Act or by any card issuer.
- ✗ Financial failure of any travel agent, tour organiser consolidator or booking agent.
- ✗ Any indirect losses, including being unable to reach any pre-booked accommodation or transportation.



Are there any restrictions on cover?

- ! We will not pay more than the amount shown in the policy for each insured person.



Where am I covered?

- ✓ Anywhere in the world, provided the travel or accommodation was booked in the UK, Isle of Man and the Channel Islands.



What are my obligations?

- You must notify us of any occurrence that is likely to give rise to a claim as soon as possible, using the details shown on the policy.
- You must also comply with the general conditions within your main travel insurance policy.



When and how do I pay?

Please see your main travel insurance policy for full details of when and how to pay.



When does the cover start and end?

Please see your main travel insurance policy for full details of when the policy starts and ends.



How do I cancel the contract?

Please see your main travel insurance policy for full details of how to cancel the contract.