

# Travel Insurance



## Insurance Product Information Document

**Company: American International Group UK Limited**

**Product: Escape – UK Single Trip Travel Insurance**

Administered by: Just Insurance Agents Limited trading as JustTravelcover.com. 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?** Travel Insurance that provides protection against losses typically suffered whilst on a trip within the United Kingdom, Channel Islands or the Isle of Man.

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.



### What is insured?

- ✓ Cancellation, Curtailment
- ✓ Medical & Repatriation Expenses, Hospitalisation & Emergency Travel Expenses
- ✓ Hospital Transfer & additional expenses
- ✓ Personal Effects & Baggage
- ✓ Mobility Aids
- ✓ Money, Cash, Loss of Travel Documents
- ✓ Travel Delay, Holiday Abandonment & Missed Departure
- ✓ Personal accident (includes accidental death, loss of limbs, loss of sight and permanent total disablement)
- ✓ Personal liability
- ✓ Mugging benefit
- ✓ Uninhabitable accommodation

Additional cover options (if purchased):

- Golf: (equipment, hire and non-refundable fees)



### What is not insured?

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

- ✗ Any claims relating to travel outside of the United Kingdom, Channel Islands or the Isle of Man.
- ✗ Any claims where you have travelled against the advice of the Foreign, Commonwealth and Development Office or an official United Kingdom governmental body.
- ✗ 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.
- ✗ Claims arising from quarantine or travel restrictions relating to a current or previous epidemic or pandemic declared by the World Health Organisation or any official governmental body or health authority.
- ✗ 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
- ✗ 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
- ✗ Claims relating to a cruise holiday



### 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



### Are there any restrictions on cover? (continued)

- ! You can only purchase this insurance before you travel and the policy is only valid for trips commencing in and returning to the United Kingdom, Channel Islands or the Isle of Man
- ! You will need to pay an excess for each claim made. Your excess is shown in your policy schedule and applies to each person, incident and 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, the World Health Organisation, an appropriate Government body or local authority
- ! 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 within the United Kingdom, Channel Islands or the Isle of Man. These trips must commence from and return to the United Kingdom, Channel Islands or the Isle of Man. Cover cannot be purchased once your trip has commenced.



### What are my obligations?

- You must be a resident of and have a permanent residential address in the United Kingdom, Channel Islands or 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 anyone 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 selected for the period of the trip and terminating upon its completion. Under Section 1 – Cancellation of Trip, cover will start when you pay the premium. For all other sections of the policy, cover starts when you leave your home to begin the trip and ends at the time you return to your home on completion of the trip



### How do I cancel the contract?

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