

Travel Insurance

Insurance Product Information Document

Company: American International Group UK Limited


Product: Unity Travel – Annual Multi Trip Travel Insurance

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You can find complete information on the policy in your policy document and your policy schedule. This document is for information purposes only and gives you a brief summary of the main information in your travel insurance policy for your chosen cover. This also details your benefit limits.

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.


 **What is insured?**

The provision and amounts of cover will be different depending on whether gold, silver or bronze benefits are chosen. Key elements of cover includes:

- ✓ Cancellation, curtailment
- ✓ Medical & Repatriation expenses & 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 and crisis response
- ✓ 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)
- Cancellation of trip following terrorist attack

 **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 76 years of age and over 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 76 years of age and over 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 from, to or through Cuba, Iran, Syria, North Korea, the Crimea region or the Donetsk People's Republic (DNR) or Luhansk People's Republic (LNR) regions of Ukraine.



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 by credit or debit card is payable when you purchase this insurance online, or by calling JustTravelcover.com 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. Cover for Section 1 - Cancellation of Trip, cover will start from the date stated in the policy schedule or the time of booking any trip (whichever is the later date) and terminate on commencement of any trip



How do I cancel the contract?

You can cancel by contacting JustTravelcover.com Tel: 0333 003 0021. Lines are open Monday to Thursday 9:00am to 6:00pm, Friday 9:00am to 5:30pm and Saturday 9:00am to 1:00pm.