

Travel Insurance

Insurance Product Information Document

Insurer: AWP P&C SA is registered in France (Registration no: 519490080 RCS) with its registered office at 7 Rue Dora Maar, 93400 Saint-Ouen, and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA website.

Products: Able2Travel Single Trip and Annual Multi-Trip Travel Insurance – Silver & Gold Cover

This document provides a basic summary of the cover provided by the policy. The full terms and conditions are shown in the policy document, which you should read carefully to make sure you have the cover you need.

What is this type of insurance?

This is travel insurance available on a single or annual multi-trip basis, with optional sections of cover. The insurance provides cover for people for various events while they are travelling on their trip.



What is insured?

- ✓ **Trip cancellation:** loss of pre-paid travel and accommodation expenses if you have to cancel your trip before it begins.
- ✓ **Trip interruption:** unused non-refundable trip expenses if you have to end your trip early, and additional accommodation and transportation due to an interruption.
- ✓ **Travel delay:** reimbursements after a major delay to outward transport at the departure point, or extra transport or accommodation costs to continue your trip if you miss your outward or return transport.
- ✓ **Baggage:** items lost, stolen or damaged during your trip.
- ✓ **Baggage delay:** costs to replace essential items temporarily lost by the travel supplier on your outward trip.
- ✓ **Emergency medical/ dental cover abroad:** hospital fees and dental costs if taken ill or injured during your trip.
- ✓ **Emergency transport:** transporting you to the nearest appropriate medical facility if taken ill or injured during your trip, repatriation (returning you home) or funeral costs.
- ✓ **Personal liability:** costs for injury or damage you cause to a person or their property.
- ✓ **Travel accident:** compensation if you die, lose your sight, lose a limb or cannot work again following an accident during your trip.
- ✓ **Travel services during your trip:** Assistance in finding a doctor or medical facility.
- ✓ **Loss of travel documents:** costs to get temporary documents on your trip plus a refund of the value of the period remaining on the lost passport.
- ✓ **Personal money:** money lost or stolen during your trip.
- ✓ **Legal expenses:** legal costs and representation to claim compensation from a third party responsible for your death, injury or illness.

Optional cover

Depending on the level of cover you have, you can also get sports cover or cruise cover. You will need to pay an extra premium for these.



What is not insured?

- ✗ Claims where you cannot provide enough 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 the cover summary.
- ✗ The policy excess that applies.
- ✗ Circumstances you knew about before taking out the policy or booking your trip (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims caused as a direct or indirect result of something you are claiming for, such as loss of earning as a result of being delayed in returning home.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Trip cancellation, Trip interruption, Travel delay, Emergency medical/ dental cover abroad and Emergency transportation sections.



Are there any restrictions on cover?

- ! Cover is only available to people who live in the UK, the Channel Islands or the Isle of Man.
- ! Claims relating to pre-existing medical conditions may be excluded if you have not told us about them and we have not agreed in writing to cover it.
- ! You must be fit to travel on your trip and not travel against the advice of a doctor or where you would have been if you had sought their advice before commencing your trip.
- ! Your policy contains a limit on the age of the insured people and certain cover levels may be restricted according to age.
- ! There is a limit on the length of a trip that can be covered.
- ! There are 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.
- ! For Annual multi-trip policies, insured people are not covered to travel independently. This applies to both insured adults and children.



Where am I covered?

You can choose the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown in your policy certificate. If you wish to discuss this further, please contact Able2Travel on **01483 806 826**.

Provided you follow any advice or recommendation made by the government in your country of residence and in any country you are travelling from, to or through, you will be covered in the area or country shown on your policy certificate. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).



What are my obligations?

- Answer any questions as truthfully and accurately as possible.
- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance.
- If you are purchasing an annual multi-trip policy and your health or your ongoing medication changes between the date your policy was purchased and the date of travel, you must contact Able2Travel on **01483 806 826**. We will advise you what cover we are able to provide, after the date of diagnosis.
- Read your policy carefully to make sure 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 keep any claim to a minimum.



When and how do I pay?

You will need to pay your premium in full for cover to apply. All cover will end if you do not pay the premium in full or if the policy is cancelled.

Payment can be made by debit or credit card and you can do this online or by contacting Able2Travel on **01483 806 826**.



When does the cover start and end?

For Single trip policies: Cancellation cover starts from the date you purchase your policy and ends when you start your trip. The cover for all other sections start when you begin your trip and finishes at the end of your trip. The start and end dates of your trip will be shown on your policy certificate.

For Annual multi-trip policies: Cancellation cover for a trip begins from the start date shown your policy certificate or the date you book that trip (whichever is later) and ends when you start that trip. The cover for all other sections start when you begin your trip and finishes at the end of that trip. The start and end dates of your policy will be shown on your policy certificate.

Cover for all trips must begin and end in your country of residence and cover cannot start after you have already begun your trip.



How do I cancel the Contract?

Important - Applicable to all policies: We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please phone Able2Travel on **01483 806 826** or email info@able2travel.com. Alternatively, you can write to: Able2Travel, c/o Voyager Insurance Services, 13-21 High Street, Guildford, Surrey, GU1 3DG.

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Able2Travel within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

2. If You wish to cancel the policy outside the 14-day cooling off period

a) For single trip policies:

If you cancel the policy at any time after the 14 day cooling off period, you will not be entitled to any refund.

b) For annual multi-trip policies:

If cover has started, you will be entitled to a pro rata refund of premium, in accordance with the amounts shown below:

<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>	<u>Period of cover</u>	<u>Refund Due</u>
If cover has not started	100%	Up to four (4) months	40%	Six (6) months or over	No refund
Up to two (2) months	60%	Up to five (5) months	30%		
Up to three (3) months	50%	Up to six (6) months	25%		

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.

Optional Gadget Cover

Insurance Product Information Document

Company: West Bay Insurance PLC. Registered in Gibraltar (Reg No. 84085). Registered Office: 846 - 848 Europort, Gibraltar
West Bay Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 211787).

This document provides a summary of the key information relating to gadget travel insurance and should be read in conjunction with your Policy Wording and Validation Certificate to ensure you understand the full terms and conditions that apply.

Please note: this cover is only applicable if the appropriate additional premium has been paid, and this option is shown as being included on your policy certificate.

What is this type of insurance?

This gadget travel insurance policy entitles you to repair or replacement of your gadget(s), once relevant paperwork has been received, in the event of accidental damage, theft, accidental loss or breakdown, whilst on your trip. Each Insured Person will be covered up to the level of cover chosen which will be shown on your insurance certificate.



What is insured?

- ! If your gadget is damaged as a result of an accident or malicious damage, we will arrange a repair. If your gadget cannot be repaired we will replace it.
- ! If your gadget is stolen we will replace it. Where only part or parts of your gadget have been stolen, we will only replace that part or parts.
- ! If you lose your gadget we will replace it. Please note laptops are not insured for accidental loss.
- ! If your gadget suffers electrical breakdown which occurs outside of the manufacturers guarantee period, then we will repair it. If your gadget cannot be repaired, we will replace it. This cover is not available on laptops.
- ! If your mobile phone is lost or stolen and is used fraudulently, we will reimburse you for the costs upon receipt of your itemised bill, up to a maximum value of £150. This includes calls, messages, downloads and data made / used from the time it was lost or stolen up to a maximum of 24 hours from discovery of the incident.
- ! If your gadget is damaged as a result of accidentally coming into contact with any liquid, we will repair it. If it cannot be repaired we will replace it.
- ! If your gadget is lost or stolen we will refund the cost of unauthorised transactions made using your e-Wallet facility, up to a maximum value of £500.
- ! If your claim for your gadget is approved, we will replace any accessories that were accidentally lost, stolen or damaged at the same time up to a maximum value of £150.



What is not insured?

- ✗ Any amount above the single article limit and maximum sum insured.
- ✗ Any gadget that is more than 6 years old, or any laptop that is more than 18 months old when the policy is purchased.
- ✗ The policy excess for each claim.
- ✗ Deliberate damage or neglecting of the gadget.
- ✗ Repairs carried out by persons not authorised by us.
- ✗ Liquid damage to your gadget caused when taking your gadgets on a boat, other water vessel or whilst taking part in water activities.
- ✗ Theft or accidental loss:
 - From any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been activated.
 - From any building or premises (including your holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises.
 - Where your gadget was in the possession of a third party
 - When away from your home, unless the gadget is concealed on or about your person when not in use;
 - Where the gadget has been left unattended when it is away from your home or holiday accommodation; or
 - Where all available precautions have not been taken.
- ✗ The reimbursement of unauthorised call or data charges:
 - Where you have not provided an itemised bill from your service provider, or where you have not reported the incident to your service provider to bar and blacklist your phone or tablet within 24 hours of discovery of the incident.
 - Exceeding the sum shown in Schedule of Limits and Excesses.
- ✗ Loss of or damage to accessories that were not attached to your gadget at the time of the incident.
- ✗ E-Wallet claims if providing an e-Wallet PIN has been set for all transactions and you have followed all conditions relating to security of that PIN
- ✗ Damage caused by war, terrorism, irradiation or nuclear material, computer virus
- ✗ Any indirect loss or damage resulting from the event which caused the claim under this policy.



Are there any restrictions on cover?

- ! We can only insure gadgets that are:
- Purchased as new in the UK, or purchased as refurbished in the UK direct from the Manufacturer or Network, with evidence of ownership and proof of usage
 - Not more than 6 years old at the point of policy purchase, or not more than 18 months old in the case of laptops.



Where am I covered?

Your gadgets are covered, within the geographical territory you have selected, for the duration of your trip. Replacement or repair must be carried out in the United Kingdom.



What are my obligations?

- Premiums must be paid on time
- You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.



When and how do I pay?

You pay your premium as part of the total premium payable for your travel insurance policy, by the method you choose to pay for your travel insurance premium.



When does the cover start and end?

Cover starts and ends on the dates specified on your Insurance Certificate. Cover for your gadgets is only in force whilst you are on your trip.



How do I cancel the contract?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Able2Travel within 14 days of purchase for a full refund to be considered.