

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 and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

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%		