

# 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.

The exception to this is the gadget cover, which is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

### Products: Explorer Single Trip and Annual Multi-Trip Travel Insurance – Gold and Gold Plus 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.
- ✓ **Gadget cover:** gadgets lost, stolen or damaged during your trip and the unauthorised use of data.

#### 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.
- ! We are unable to cover claims relating to existing medical conditions.
- ! 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, independent travel is allowed, however insured children must travel with at least one adult aged 18 or over and with the full knowledge and consent of their insured parent/guardian.



## 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 certificate of insurance. If you wish to discuss this further, please contact Explorer Travel Insurance on **0345 373 0253**.

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 certificate of insurance. 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 changes between the date your policy was purchased and the date of travel, you must contact Explorer Travel Insurance on **0345 373 0253**. 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 Explorer Travel Insurance on **0345 373 0253**.



## 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 certificate of insurance.

**For Annual multi-trip policies:** Cancellation cover for a trip begins from the start date shown your certificate of insurance 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 certificate of insurance.

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 Explorer Travel Insurance on **0345 373 0253** or email [enquiries@explorerinsurance.co.uk](mailto:enquiries@explorerinsurance.co.uk). Alternatively, you can write to: Explorer Travel Insurance, Suite 9, Chalkwell Lawns, 648-656 London Road, Westcliff on Sea, SS0 9HR.

### 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 Explorer Travel Insurance 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%		

# Scheduled Airline Failure Insurance

## Insurance Product Information Document

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

Product: Scheduled airline 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 scheduled airline. Financial failure means the airline 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 scheduled airline that does not form part of an inclusive holiday.

##### Financial failure after departure

- ✓ The additional costs incurred by an insured person in replacing that part of any flight arrangements with transportation of a similar standard to that enjoyed prior to curtailment, caused as a result of financial failure of any scheduled airline.
- ✓ The cost of return flights to the UK, Northern Ireland, Isle of Man, Gibraltar and the Channel Islands by a similar standard, where the curtailment of the holiday is unavoidable as a result of financial failure of any scheduled airline.



#### What is not insured?

- ✗ Scheduled flights not booked within the UK, Northern Ireland, Isle of Man, Gibraltar and the Channel Islands or 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 a 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 flight was booked in the UK, Northern Ireland, Isle of Man, Gibraltar 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 within the policy.
- You must also comply with all of 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.