

# Travel Insurance

## Insurance Product Information Document

### Company:

For all sections except Section 7 Gadget Cover: Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Section 7 - Gadget Cover: Taurus Insurance Services Ltd (FCA reg. no. 444830) for Gadget cover

**Product:** Rias Silver Travel Insurance single trip or annual multi trip

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. For full details and policy terms, please refer to your policy documents.

### What is this type of Insurance?

Travel Insurance provides protection against losses typically suffered whilst on holiday. A single trip travel insurance policy provides cover for one trip. An Annual Multi Trip policy provides cover for multiple holidays taken within a one year period. Each holiday individually must not last longer than the trip limit you have chosen as displayed on your policy schedule.



#### What is insured?

- ✓ **Who is covered**  
You and/or any named person.
- ✓ **Cancelling or Cutting Short a Trip**  
We will pay up to £3,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios such as illness, injury or death of a policyholder or close relative
- ✓ **Medical Emergency and Repatriation Expenses**  
Should an insured person become unwell whilst on a trip, we will pay up to £10,000,000 per person for hospital and ambulance costs, limited to £250 for emergency dental treatment
- ✓ **Baggage**  
We will cover each insured person up to £1,250 if personal belongings are lost or stolen. The following limits also apply:
  - Up to £250 for any one article
  - Up to £250 for the total of all valuables
- ✓ **Personal Money**  
If an insured persons personal money is lost, damaged or stolen the following limits apply:
  - Up to £250 for cash
  - Up to £200 for cash if under the age of 18
  - Up to £100 for important documents
- ✓ **Missed departure**  
We will pay up to £300 per insured person for additional transport and accommodation costs if you miss your booked public transport as a result of one of a number of covered scenarios.
- ✓ **Gadget**  
If your electronic gadgets are lost, damaged or stolen we will pay up to £500 per insured person.



#### What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities within the policy wording 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.
- ✗ Consumption of alcohol to the extent that it affects your abilities/judgement/health and results in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Cancellation claims arising from quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
- ✗ Any gadget claim where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.



#### Are there any restrictions on cover?

- ! You cannot claim more than the sum insured per insured person as shown in policy documents.
- ! You will need to pay an amount of each claim, known as the excess; this is per person, but is limited to two excess amounts per incident if more than one insured person is claiming, per trip.
- ! You are only covered for trips which last up to or less than your maximum trip duration, as displayed on your policy schedule.
- ! This cover is only available to UK residents who are registered with a GP in the UK
- ! You can only purchase this insurance before you travel.
- ! The maximum age limit for Winter sports cover is 64.
- ! Optional Winter sports cover is only available for a maximum of 17 days on an annual multi trip policy.



### Optional Covers (only applicable if shown on your policy schedule)

**Please see your policy wording for full details of what is covered and not covered.**

**Gadget Extension:** Up to £1000 cover for your gadgets against theft, loss, accidental damage and malicious damage when you are on your trip.

**Winter Sports:** Covers medical cover, loss theft or damage to equipment, up to £500.

**Golf Cover:** protects your golf equipment from loss, theft, damage or delay, up to £1,000. Your green fees are also covered if you can't play due to illness or injury.

**Cruise Cover:** Covers missed port departure, cabin confinement & unused excursions.

**Car Hire Excess Waiver:** Reimbursement of your excess (up to £2,000 including taxes and fees) for amounts not covered under the collision damage waiver clause of your vehicle hire agreement.



### Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel as listed on your policy schedule.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign, Commonwealth & Development Office or other regulatory body has advised against travel to.



### What are my obligations?

- When you purchase this insurance, you must tell us about any pre-existing medical conditions of anyone to be insured on the policy. If medical conditions are not declared, the claim may be rejected.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to demonstrate your loss.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as this policy.



### When and how do I pay?

You pay your premium as a one-off payment when you purchase this insurance via credit or debit card.



### When does the cover start and end?

- For Single trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.
- For Annual Multi Trip policies - Cover will start on the day you select when you purchase the Policy and will end one year later. There will be no cover for any claims arising from events that happen before the start date of your Policy.

All applicable dates will be displayed within the policy schedule.



### How do I cancel the contract?

You can cancel this policy at any time by calling 0345 165 5763 or emailing [service@rias-travel.co.uk](mailto:service@rias-travel.co.uk).

A full refund of the premium will be made if:

- You contact Rias within 14 days of receiving your policy documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

If you cancel at any other time you may receive a partial refund or no refund depending on the circumstances. Please check the policy wording for details.

# Travel Insurance

## Insurance Product Information Document

### Company:

For all sections except Section 7 –Gadget Cover: Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Section 7 - Gadget Cover: Taurus Insurance Services Ltd (FCA reg. no. 444830) for Gadget cover

**Product:** Rias Gold Travel Insurance single trip or annual multi trip

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### What is this type of Insurance?

Travel Insurance provides protection against losses typically suffered whilst on holiday. A single trip travel insurance policy provides cover for one trip. An Annual Multi Trip policy provides cover for multiple holidays taken within a one year period. Each holiday individually must not last longer than the trip limit you have chosen as displayed on your policy schedule.



#### What is insured?

- ✓ **Who is covered**  
You and/or any named person.
- ✓ **Cancelling or Cutting Short a Trip**  
We will pay up to £5,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios such as illness, injury or death of a policyholder or close relative
- ✓ **Medical Emergency and Repatriation Expenses**  
Should an insured person become unwell whilst on a trip, we will pay up to £15,000,000 per person for hospital and ambulance costs, limited to £500 for emergency dental treatment
- ✓ **Baggage**  
We will cover each insured person up to £2,000 if personal belongings are lost or stolen. The following limits also apply:
  - Up to £300 for any one article
  - Up to £500 for the total of all valuables
- ✓ **Personal Money**  
If an insured persons personal money is lost, damaged or stolen the following limits apply:
  - Up to £350 for cash
  - Up to £300 for cash if under the age of 18
  - Up to £600 for important documents
- ✓ **Missed departure**  
We will pay up to £1,000 per insured person for additional transport and accommodation costs if you miss your booked public transport as a result of one of a number of covered scenarios.
- ✓ **Gadget**  
If your electronic gadgets are lost, damaged or stolen we will pay up to £500 per insured person.



#### What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities within the policy wording 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.
- ✗ Consumption of alcohol to the extent that it affects your abilities/judgement/health and results in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Cancellation claims arising from quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
- ✗ Any gadget claims where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.



#### Are there any restrictions on cover?

- ! You cannot claim more than the sum insured per insured person as shown in policy documents.
- ! You will need to pay an amount of each claim, known as the excess; this is per person, but is limited to two excess amounts per incident if more than one insured person is claiming, per trip.
- ! You are only covered for trips which last up to or less than your maximum trip duration, as displayed on your policy schedule.
- ! This cover is only available to UK residents who are registered with a GP in the UK
- ! You can only purchase this insurance before you travel.
- ! The maximum age limit for Winter sports cover is 64.
- ! Optional Winter sports cover is only available for a maximum of 17 days on an annual multi trip policy.



### Optional Covers (only applicable if shown on your policy schedule)

**Please see your policy wording for full details of what is covered and not covered.**

**Gadget Extension:** Up to £2,000 cover for your gadgets against theft, loss, accidental damage and malicious damage when you are on your trip.

**Winter Sports:** Covers medical cover, loss theft or damage to equipment, up to £750.

**Golf Cover:** protects your golf equipment from loss, theft, damage or delay, up to £1,500. Your green fees are also covered if you can't play due to illness or injury.

**Cruise Cover:** Covers missed port departure, cabin confinement & unused excursions.

**Car Hire Excess Waiver:** Reimbursement of your excess (up to £2,000 including taxes and fees) for amounts not covered under the collision damage waiver clause of your vehicle hire agreement.

**Excess Waiver:** will mean you won't have to pay your excess if you make a claim on your travel insurance policy.



### Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel as listed on your policy schedule.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign, Commonwealth & Development Office or other regulatory body has advised against travel to.



### What are my obligations?

- When you purchase this insurance, you must tell us about any pre-existing medical conditions of anyone to be insured on the policy. If medical conditions are not declared, the claim may be rejected.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to demonstrate your loss.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as this policy.



### When and how do I pay?

You pay your premium as a one-off payment when you purchase this insurance via credit or debit card.



### When does the cover start and end?

- For Single trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.
- For Annual Multi Trip policies - Cover will start on the day you select when you purchase the Policy and will end one year later. There will be no cover for any claims arising from events that happen before the start date of your Policy.

All applicable dates will be displayed within the policy schedule.



### How do I cancel the contract?

You can cancel this policy at any time by calling 0345 165 5763 or emailing [service@rias-travel.co.uk](mailto:service@rias-travel.co.uk).

A full refund of the premium will be made if:

- You contact Rias within 14 days of receiving your policy documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

If you cancel at any other time you may receive a partial refund or no refund depending on the circumstances. Please check the policy wording for details.

# Travel Insurance

## Insurance Product Information Document

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**Section 7 - Gadget Cover:** Taurus Insurance Services Ltd (FCA reg. no. 444830) for Gadget cover

**Product:** Rias Platinum Travel Insurance single trip or annual multi trip

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### What is this type of Insurance?

Travel Insurance provides protection against losses typically suffered whilst on holiday. A single trip travel insurance policy provides cover for one trip. An Annual Multi Trip policy provides cover for multiple holidays taken within a one year period. Each holiday individually must not last longer than the trip limit you have chosen as displayed on your policy schedule.

#### What is insured?



- ✓ **Who is covered**  
You and/or any named person.
- ✓ **Cancelling or Cutting Short a Trip**  
We will pay up to £7,500 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios such as illness, injury or death of a policyholder or close relative
- ✓ **Medical Emergency and Repatriation Expenses**  
Should an insured person become unwell whilst on a trip, we will pay up to £20,000,000 per person for hospital and ambulance costs, limited to £500 for emergency dental treatment
- ✓ **Baggage**  
We will cover each insured person up to £3,000 if personal belongings are lost or stolen. The following limits also apply:
  - Up to £350 for any one article
  - Up to £600 for the total of all valuables
- ✓ **Personal Money**  
If an insured person's personal money is lost, damaged or stolen the following limits apply:
  - Up to £500 for cash
  - Up to £400 for cash if under the age of 18
  - Up to £750 for important documents
- ✓ **Missed departure**  
We will pay up to £1,250 per insured person for additional transport and accommodation costs if you miss your booked public transport as a result of one of a number of covered scenarios.
- ✓ **Gadget**  
If your electronic gadgets are lost, damaged or stolen we will pay up to £750 per insured person.

#### What is not insured?



- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities within the policy wording 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.
- ✗ Consumption of alcohol to the extent that it affects your abilities/judgement/health and results in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Cancellation claims arising from quarantine or a pandemic illness of you, a member of your travelling party or your close relative within 48 hours of your policy purchase date.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
- ✗ Any gadget claims where you cannot provide proof of purchase in the form of an original printed receipt or a similar electronic record, supplied by a tax registered retailer.

#### Are there any restrictions on cover?



- ! You cannot claim more than the sum insured per insured person as shown in policy documents.
- ! You will need to pay an amount of each claim, known as the excess; this is per person, but is limited to two excess amounts per incident if more than one insured person is claiming, per trip.
- ! You are only covered for trips which last up to or less than your maximum trip duration, as displayed on your policy schedule.
- ! This cover is only available to UK residents who are registered with a GP in the UK
- ! You can only purchase this insurance before you travel.
- ! The maximum age limit for Winter sports cover is 64.
- ! Optional Winter sports cover is only available for a maximum of 17 days on an annual multi trip policy.



### Optional Covers (only applicable if shown on your policy schedule)

**Please see your policy wording for full details of what is covered and not covered.**

**Gadget Extension:** Up to £3,000 cover for your gadgets against theft, loss, accidental damage and malicious damage when you are on your trip.

**Winter Sports:** Covers medical cover, loss theft or damage to equipment, up to £1,000.

**Golf Cover:** protects your golf equipment from loss, theft, damage or delay, up to £2,000. Your green fees are also covered if you can't play due to illness or injury.

**Cruise Cover:** Covers missed port departure, cabin confinement & unused excursions.

**Car Hire Excess Waiver:** Reimbursement of your excess (up to £2,000 including taxes and fees) for amounts not covered under the collision damage waiver clause of your vehicle hire agreement.

**Excess Waiver:** will mean you won't have to pay your excess if you make a claim on your travel insurance policy.



### Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel as listed on your policy schedule.
- ✓ However, you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign, Commonwealth & Development Office or other regulatory body has advised against travel to.



### What are my obligations?

- When you purchase this insurance, you must tell us about any pre-existing medical conditions of anyone to be insured on the policy. If medical conditions are not declared, the claim may be rejected.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to demonstrate your loss.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as this policy.



### When and how do I pay?

You pay your premium as a one-off payment when you purchase this insurance via credit or debit card.



### When does the cover start and end?

- For Single trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.
- For Annual Multi Trip policies - Cover will start on the day you select when you purchase the Policy and will end one year later. There will be no cover for any claims arising from events that happen before the start date of your Policy.

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- You contact Rias within 14 days of receiving your policy documents; and
- You have not made, and do not intend to make, a claim; and
- No incident has occurred which may mean you need to make a claim; and
- You have not travelled.

If you cancel at any other time you may receive a partial refund or no refund depending on the circumstances. Please check the policy wording for details.