

Travel Insurance

Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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 Financial Conduct Authority's website.

Company: Inter Partner Assistance SA UK Branch

Product: Puffin Silver, Gold and Platinum

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. Full details about the product is provided in your policy documents.

What is this type of insurance?

Travel Insurance will provide protection against losses typically suffered whilst on holiday.



What is insured?

✓ Who is covered

Each person travelling on a trip who is named on the policy schedule.

✓ Cancelling or Cutting short your Trip

Up to the amount shown in the table of benefits if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.

✓ Medical Emergency and Repatriation Expenses

Up to the amounts shown in the Table of Benefits for expenses which are necessarily incurred during a trip as a result of you suffering unforeseen injury due to an accident, illness, disease and/or compulsory quarantine.

✓ Disruption or Delay to Travel Plans

Missed Departure: up to the amount shown in the Table of Benefits if you fail to arrive at the departure point in time to board the public transport on which you are booked to travel as a result of one of a number of covered scenarios.

Delayed Arrival: up to the amount shown in the Table of Benefits for any delay you suffer if you arrive later than planned at your destination due to a delay of public transport.

Travel Disruption: up to the amount shown in the Table of Benefits for your reasonable additional accommodation and public transport travel expenses (up to the standard of your original booking) so that you may continue your trip if your trip is disrupted as a result of one of a number of covered scenarios.

✓ Personal Belongings and Money

Up to the amount shown in the Table of Benefits for covered items if they are accidentally lost, damaged or stolen whilst on your trip.

✓ Legal and Liability

Legal expenses and assistance: up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes you injury due to an accident, illness or death.

Personal Liability: up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from a covered scenario.

✓ Personal Accident



What is not insured?

- ✗ Pre-existing medical conditions as described in Pre-existing medical conditions section unless we have agreed in writing to cover you.
- ✗ 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.
- ✗ Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign Commonwealth and Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel.
- ✗ Engaging in sports or activities which are not covered on your policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section.
- ✗ Circumstances known to you before you purchase your policy or at the time of booking any trip which could reasonably have been expected to lead to cancelling or cutting short of the trip.
- ✗ The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.

Gadget Cover

- ✗ Liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessels or whilst taking part in water activities.
- ✗ Cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance.
- ✗ Theft or Accidental Loss where the gadget has been left unattended.
- ✗ If you do not report the theft or loss of your gadgets to the police within 48 hours of discovering it and do not obtain a police report.
- ✗ The cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident.



Are there any restrictions on cover?

- ! Where you have selected an annual multi trip policy the maximum duration of any one trip is:
 - Bronze, Silver and Gold policies: 32 consecutive

We will pay one of the benefits shown in the Table of Benefits if you sustain injury due to an accident which shall solely and independently of any other cause, result within two years either in your death, loss of limb, loss of sight or permanent total disablement.

✓ **Gadget Cover**

Repairs to your gadget:

- The cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip.
- The cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guarantee period.

Replacement of your gadget: The cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip.

Optional covers

✓ **Winter Sports**

✓ **Gadget Add-on**

✓ **Scheduled Airline Failure Insurance**

days

- Platinum policies: 45 consecutive days.

If any trip exceeds this duration, there is no cover under this policy for any additional days over that period.

- ! Your policy is valid for travel within your home area where you have least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from your home, or travelling abroad where the trip starts and finishes in the UK.
- ! Your policy covers only persons permanently resident in the UK and registered with a UK GP
- ! Claims will only be considered if the cause of the claim falls within the insurance period.
- ! Mechanical breakdown of a laptop computer.
- ! Loss, damage or theft of a drone.



Where am I covered?

- ✓ This product is available to provide cover to travel worldwide, your chosen area of cover will be shown 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 and Development Office (FCDO) or other regulatory body has advised against travel to.



What are my obligations?

- All persons covered by your policy must take reasonable steps to prevent loss, theft or damage to everything covered under your policy.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an accident, illness or disease which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.



When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

If annual multi trip cover is selected: cover is provided for the 12 month period as stated in the policy schedule. During this period any trip not exceeding the maximum days shown in your policy schedule is covered. Under annual multi trip policies Section 1 - Cancelling or cutting short a trip cover will start from the date stated in the policy schedule or the time of booking any trip (whichever is the later date).

If single trip cover is selected: cover is provided for the period of the trip and finishes when the trip ends, providing the trip doesn't exceed the period shown in the policy schedule. Under these policies you will be covered under Section 1 - Cancelling or cutting short a trip from the time you pay the premium.



How do I cancel the contract?

You are free to cancel this policy at any time. If you wish to cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later, you may do so by contacting us for a full refund providing you have not travelled and no claim has been made. If you wish to cancel outside of 14 days, a partial refund may be available depending on the cancellation reason and length of time left on your policy.

All premium refunds are subject to you not having travelled or claimed