Travel Insurance

Insurance Product Information Document

Inter Partner Assistance S.A. is incorporated in France as a “société anonyme” and registered at Nanterre commercial registry with registered number 316 139 500 RCS Nanterre. The head office address is 8-10 rue Paul Vaillant Couturier 92240 Malakoff, France. Inter Partner Assistance S.A. UK Branch is registered in England and Wales with registered number BR000947 and with registered address at 106-118 Station Road, Redhill, RH11PR. The liability of the company’s members is limited.

Inter Partner Assistance S.A. is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Authorised by the Prudential Regulation Authority (firm reference number 1035181). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A. **Product:** Leisure Guard Flexi Silver Cover

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. Complete pre- contract and contractual information 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. A Single Trip travel insurance policy will provide cover for one trip. An Annual Multi-trip policy will provide cover for multiple holidays taken within a year period. Each holiday individually must not last longer than the trip limit you have chosen.

What is insured?

- ✓ **Who is covered**
  Each person travelling on a trip who is named on the policy certificate.
- ✓ **Cutting short a trip**
  We will pay up to £2,500 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.
- ✓ **Medical emergency and repatriation expenses**
  Should you become unwell whilst on a trip, we will pay up to £15,000,000 per person for your hospital and ambulance costs, limited to £250 for emergency dental treatment
- ✓ **Baggage**
  We will cover you up £1,000 per person if your personal belongings are lost or stolen.
  The following limits also apply:
  - Up to £150 for any one article
  - Up to £150 for the total of all valuables
- ✓ **Personal Money**
  If your personal money is lost, damaged or stolen the following limits apply:
  - Up to £250 for cash
  - Up to £75 for cash if under the age of 18
  - Up to £150 for all other personal money, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed departure**
  We will pay up to £750 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.

Optional covers

- Winter Sports
- Cruise Cover
- Gadget Cover

What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities 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.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Under all sections, any claim arising from a reason not listed in the ‘what is covered’ section.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Any claim for regional quarantine.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Any claims relating to the insolvency of the public transport operator.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to terrorism, a pandemic or war.

Are there any restrictions on cover?

- ! Where you have selected an annual multi trip policy the maximum duration of any one trip is 31 days, unless you have paid to extend this.
- ! You cannot claim more than the sum insured shown in your policy documents.
- ! You are only covered for trips which last up to or less than your maximum trip duration.
- ! 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.
- ! You may need to pay an amount of each claim, known as the excess.

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 (FCDO) or other regulatory body has advised against travel to.

What are my obligations?

- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the policy.
- 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 substantiate 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 these benefits.

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?

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.

How do I cancel the contract?

You can cancel this policy at any time by contacting 01293 855 960, or leisureguard@rockinsurance.com.

Depending on when you cancel your policy, the following premium refunds will be made:

- All policies: Full refund if cancelled within 14 days providing you have not travelled, made a claim or intend to make a claim.

Where cancellation of your policy is due to your inability to travel:

- Single Trip policies: Partial refund if cancelled before your trip starts (but outside of 14 days), providing you have not travelled, made a claim or intend to make a claim.
- Annual Multi-trip policies: Partial refund based on number of months remaining (outside of 14 days), providing you have not made a claim or intend to make a claim.

Gadget Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited Registered in England & Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority under firm reference number 202189.

Product: Optional TIGA Gadget Add-on Insurance Policy.

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document. It is important that you read the policy document along with your schedule carefully.

What is this type of insurance?

This product is designed to protect multiple types of portable electronic devices if they are lost, accidentally or maliciously damaged or stolen.

The portable electronic devices (gadgets) include: mobile phones, smart phones, laptops (including custom built), tablets, digital cameras, games consoles, video cameras, camera lenses, Bluetooth headsets, Bluetooth speakers, satellite navigation devices, e-readers, head/ear phones, smart watches or a wrist worn health and fitness trackers.

What is insured?

- ✓ **Accidental Damage** – If your gadget is damaged accidentally we will repair your gadget. Where your gadget is beyond economical repair we will replace your gadget with a refurbished device of the same specification.
- ✓ **Loss** – If you have accidentally left your gadget somewhere and you no longer have it we will replace your gadget with a refurbished device of the same specification.
- ✓ **Malicious Damage** – If your gadget is maliciously damaged by someone else we will repair your gadget Where your gadget is beyond economical repair we will replace your gadget with a refurbished device of the same specification.
- ✓ **Theft** – If your gadget is stolen we will replace your gadget with a refurbished device of the same specification.

What is not insured?

- ✗ The excess which is payable for any claim. The amount is shown in your schedule of benefits.
- ✗ Any loss, theft or accidental damage if the gadget is left as checked-in baggage or if it is confiscated or kept by customs, other officials or authorities, or where you deliberately leave your gadget where you can't see it.
- ✗ Any theft of loss where the manufacturer security, such as Apples Find My, is not switched on at the time of the incident and throughout the claims process.
- ✗ Any theft or loss unless it is reported to the appropriate local police authorities within 24 hours of discovering it is gone and you have a Police Crime Reference number.
- ✗ Any claim that happens while you are not on a trip.
- ✗ Any claim where proof of usage cannot be given if you are claiming for a device which has a SIM.
- ✗ Any claim involving theft or loss unless reported to your network provider (if applicable) within 24 hours of discovering it has gone and getting a blacklist placed on the IMEI of the gadget.
- ✗ Theft of the gadget from an unoccupied premises or vehicle, unless there is evidence of violent or forcible entry.
- ✗ Any claim for loss of data or accessories.
- ✗ Any claim for cosmetic damage.
- ✗ Any claim where you leave your gadget somewhere unattended for example - where your gadget is left in a coach or bus while you are sightseeing or at the side of a pool.

Are there any restrictions on cover?

! Cover is only available to residents of the UK, Channel Islands or Isle of Man.

! The most we will pay for any one claim will be the replacement value of your gadget and it will not exceed the maximum liability shown in the policy documentation.

! Replacement gadgets are issued with 12 months warranty, repairs with 3 months warranty.

Where am I covered?

✓ Cover will apply whilst you travel in the area that you have chosen for your travel insurance. The area you have chosen will be shown on your insurance certificate or schedule.

✓ You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice.

What are my obligations?

- You must take reasonable care to protect your gadgets against accident, theft or loss.
- You must give us accurate and complete answers to all questions we may ask you.

In the event of a claim you will need to provide the following:

- Proof of purchase.
- Proof that your gadget has been in use before the event giving rise to the claim.
- Photographic ID.
- Proof of Address.
- A Police report in the event of theft, loss or malicious damage by a third party.
- Proof of travel.
- Travel insurance documents.

When and how do I pay?

The premium can be paid using one of the payment options given to you by the provider of this insurance.

When does the cover start and end?

Your policy provides cover during the period shown on your travel insurance certificate or schedule.

How do I cancel the contract?

This policy cannot be cancelled on its own but only along with the main travel insurance you bought it with. If you wish to cancel, please see the cancellation section within your main travel insurance policy.