

Travel Insurance

Insurance Product Information Document



Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Leisure Guard Travel Insurance (Standard Cover)

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of Insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured?

- ✓ **Cancellation, curtailment and trip interruption** - Up to £1,500 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - Up to £5 million in total for overseas hospital fees, repatriation and funeral expenses; up to £250 for emergency dental treatment; up to £1,000 medical escort travel costs.
- ✓ **Personal possessions** - Up to £1,000 in total for items lost, stolen or damaged on your trip (single article and valuables limits apply); up to £50 a day (£150 in total) to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £250 in total for money lost, stolen or damaged on your journey. Cash limited to £75 if aged under 18.
- ✓ **Loss of travel documents** - Up to £150 in total for costs to obtain temporary or replacement documents on your trip.
- ✓ **Pet care** - Up to £15 a day (up to £100 in total) for extra boarding costs for your pet if your trip is delayed.
- ✓ **Travel delay** - Up to £100 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively, on the outbound leg only, airport lounge access or up to £1,500 in total if you abandon your trip.
- ✓ **Missed departure / connection** - Up to £500 in total for extra transport or accommodation costs to continue your trip, if you miss your outbound or return transport.
- ✓ **Withdrawal of services** - £25 a day (£500 in total) if you are left without your utility services during your trip.
- ✓ **Personal accident** - Compensation if you die (up to £10,000); lose your sight or limb or are unable to ever work again (all up to £15,000) following an accident on your trip. Some limits are restricted if aged under 18 or over 65.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Up to £25,000 representation and legal costs, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Mugging** - £20 a day benefit (£200 in total) in total if you are hospitalised following a mugging on your trip.
- ✓ **Medical cover in your home country** - Necessary costs to transfer you to a hospital nearer your home and up to £1,000 travel costs for a medical escort, during your trip.

Optional cover - Subject to an extra premium being paid, cover is available for Winter sports, Cruise, Sports and activities, Excess waiver, Trip duration increase and *Gadget cover.



What is not insured?

- ✗ The excess as set out in the policy wording if you have not purchased excess waiver.
- ✗ Trips outside your period of insurance or over the trip limits for annual multi-trip policies.
- ✗ Medical expenses above £500 unless we have authorised them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company.
- ✗ Pre-existing medical conditions which you have not declared fully to us at the time of purchasing your insurance before travel and had accepted by us for cover in writing.
- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
- ✗ Sports and activities not listed in the wording or for which you have not paid the additional premium.
- ✗ Cruise holidays unless you have paid the appropriate additional premium.
- ✗ Claims arising from prohibitive regulations by the government of any country.
- ✗ Cover if you decide not to go on your trip.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Suicide.
- ✗ Terrorism other than for medical expenses or personal accident.
- ✗ Travel against Foreign and Commonwealth Office advice.
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Self-exposure to needless danger.
- ✗ Quad biking or Motor biking above 250cc.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusion in the policy wording.



Please see overleaf for restrictions on cover

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Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom and registered with a GP.
- ! You must be in the UK, and not already travelling when you buy your policy.
- ! Your trip must start and end in the UK and you must have a return ticket.
- ! Cover is only provided for trips in the UK if you have at least two nights' pre-booked and pre-paid accommodation.
- ! You must be 75 years old or under when you purchase a single trip policy for UK or Europe, or 65 years old or under for anywhere else in the world.
- ! You must be 75 years old or under when you purchase an annual multi-trip policy.

(Continued on next column)



Are there any restrictions on cover? (Continued)

- ! You must be 65 years old or under when you purchase Winter sports cover and you must pay the appropriate extra premium.
- ! Single trips are limited to 180 days if you are aged under 65; if you are aged between 65 and 75 trips are limited to a maximum stay of 92 days.
- ! Annual multi-trip policies do not limit the number of trips in the policy year, but you are limited to 31 days per trip. The total number of days you are covered for in the policy year is 183 days. Optional trip extensions may be purchased, see your policy wording for full details.
- ! Personal liability coverage is restricted on certain sports and activities - see the table in the policy wording.



Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.



What are my obligations?

- You must take care to review and understand your policy terms, conditions and exclusions. This document is only a summary of benefits and does not contain all limitations.
- You must make sure you meet the eligibility criteria under this policy.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this will invalidate your policy and claims will not be paid meaning that you will be liable for any related costs. You must at all times act as if you are not insured.



When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card.



When does the cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given.

You are entitled to cancel this policy after the cooling-off period. Any return of premium due to you will be calculated at a proportional daily rate depending on how long the policy has been in force unless you have made a claim in which case the full premium is due.

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Product: Leisure Guard Travel Insurance (Premier Cover)

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of Insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured?

- ✓ **Cancellation, curtailment and trip interruption** - Up to £5,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - Up to £10 million in total for overseas hospital fees, repatriation and funeral expenses; up to £250 for emergency dental treatment; up to £2,000 medical escort travel costs and £25 a day (£1,000 in total) for hospital benefit, if taken ill or injured on your trip.
- ✓ **Personal possessions** - Up to £2,000 in total for items lost, stolen or damaged on your trip (single article and valuables limits apply); up to £50 a day (£150 in total) to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £350 in total for money lost, stolen or damaged on your journey. Cash limited to £75 if aged under 18.
- ✓ **Loss of travel documents** - Up to £200 in total for costs to obtain temporary or replacement documents on your trip.
- ✓ **Pet care** - Up to £25 a day (up to £150 in total) for extra boarding costs for your pet if your trip is delayed.
- ✓ **Travel delay** - Up to £300 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively, on the outbound leg only, airport lounge access or up to £5,000 in total if you abandon your trip.
- ✓ **Missed departure / connection** - Up to £1,000 in total for extra transport or accommodation costs to continue your trip, if you miss your outbound or return transport.
- ✓ **Catastrophe** - Up to £1,000 in total for extra travel costs following a catastrophe affecting your trip.
- ✓ **Withdrawal of services** - £25 a day (£750 in total) if you are left without your utility services during your trip.
- ✓ **Personal accident** - Compensation if you die (up to £10,000); lose your sight or limb or are unable to ever work again (all up to £25,000) following an accident on your trip. Some limits are restricted if aged under 18 or over 65.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Up to £25,000 representation and legal costs, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Mugging** - £40 a day benefit (£400 in total) in total if you are hospitalised following a mugging on your trip.
- ✓ **Hijack** - £100 a day benefit (£1,000 in total) in total if you are detained following a hijack during your trip.
- ✓ **Medical cover in your home country** - Necessary costs to transfer you to a hospital nearer your home and up to £2,000 travel costs for a medical escort, during your trip.

Optional cover - Subject to an extra premium being paid, cover is available for Winter sports, Cruise, Sports and activities, Excess waiver, Trip duration increase and *Gadget cover.



What is not insured?

- ✗ The excess as set out in the policy wording if you have not purchased excess waiver.
- ✗ Trips outside your period of insurance or over the trip limits for annual multi-trip policies.
- ✗ Medical expenses above £500 unless we have authorised them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company.
- ✗ Pre-existing medical conditions which you have not declared fully to us at the time of purchasing your insurance before travel and had accepted by us for cover in writing.
- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
- ✗ Sports and activities not listed in the wording or for which you have not paid the additional premium.
- ✗ Cruise holidays unless you have paid the appropriate additional premium.
- ✗ Claims arising from prohibitive regulations by the government of any country.
- ✗ Cover if you decide not to go on your trip.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Suicide.
- ✗ Terrorism other than for medical expenses or personal accident.
- ✗ Travel against Foreign and Commonwealth Office advice.
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Self-exposure to needless danger.
- ✗ Quad biking or Motor biking above 250cc.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusion in the policy wording.



Please see overleaf for restrictions on cover

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Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom and registered with a GP.
- ! You must be in the UK, and not already travelling when you buy your policy.
- ! Your trip must start and end in the UK and you must have a return ticket.
- ! Cover is only provided for trips in the UK if you have at least two nights' pre-booked and pre-paid accommodation.
- ! You must be 75 years old or under when you purchase a single trip policy for UK or Europe, or 65 years old or under for anywhere else in the world.
- ! You must be 75 years old or under when you purchase an annual multi-trip policy.

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Are there any restrictions on cover? (Continued)

- ! You must be 65 years old or under when you purchase Winter sports cover and you must pay the appropriate extra premium.
- ! Single trips are limited to 180 days if you are aged under 65; if you are aged between 65 and 75 trips are limited to a maximum stay of 92 days.
- ! Annual multi-trip policies do not limit the number of trips in the policy year, but you are limited to 31 days per trip. The total number of days you are covered for in the policy year is 183 days. Optional trip extensions may be purchased, see your policy wording for full details.
- ! Personal liability coverage is restricted on certain sports and activities - see the table in the policy wording.



Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.



What are my obligations?

- You must take care to review and understand your policy terms, conditions and exclusions. This document is only a summary of benefits and does not contain all limitations.
- You must make sure you meet the eligibility criteria under this policy.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this will invalidate your policy and claims will not be paid meaning that you will be liable for any related costs. You must at all times act as if you are not insured.



When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card.



When does the cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given.

You are entitled to cancel this policy after the cooling-off period. Any return of premium due to you will be calculated at a proportional daily rate depending on how long the policy has been in force unless you have made a claim in which case the full premium is due.

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Product: Leisure Guard Travel Insurance (Premier Plus Cover)

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What is this type of Insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured?

- ✓ **Cancellation, curtailment and trip interruption** - Up to £10,000 in total for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - Up to £20 million in total for overseas hospital fees, repatriation and funeral expenses; up to £550 for emergency dental treatment; up to £3,000 medical escort travel costs and £50 a day (£1,500 in total) for hospital benefit, if taken ill or injured on your trip.
- ✓ **Personal possessions** - Up to £3,000 in total for items lost, stolen or damaged on your trip (single article and valuables limits apply); up to £100 a day (£300 in total) to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £525 in total for money lost, stolen or damaged on your journey. Cash limited to £75 if aged under 18.
- ✓ **Loss of travel documents** - Up to £200 in total for costs to obtain temporary or replacement documents on your trip.
- ✓ **Pet care** - Up to £50 a day (up to £150 in total) for extra boarding costs for your pet if your trip is delayed.
- ✓ **Travel delay** - Up to £500 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively, on the outbound leg only, airport lounge access or up to £10,000 in total if you abandon your trip.
- ✓ **Missed departure / connection** - Up to £1,500 in total for extra transport or accommodation costs to continue your trip, if you miss your outbound or return transport.
- ✓ **Catastrophe** - Up to £1,000 in total for extra travel costs following a catastrophe affecting your trip.
- ✓ **Withdrawal of services** - £25 a day (£1,000 in total) if you are left without your utility services during your trip.
- ✓ **Personal accident** - Compensation if you die (up to £25,000); lose your sight or limb or are unable to ever work again (all up to £50,000) following an accident on your trip. Some limits are restricted if aged under 18 or over 65.
- ✓ **Personal liability** - Up to £2.5 million costs for damage you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Up to £50,000 representation and legal costs, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Mugging** - £100 a day benefit (£400 in total) in total if you are hospitalised following a mugging on your trip.
- ✓ **Hijack** - £100 a day benefit (£5,000 in total) in total if you are detained following a hijack during your trip.
- ✓ **Medical cover in your home country** - Necessary costs to transfer you to a hospital nearer your home and up to £2,000 travel costs for a medical escort, during your trip.

Optional cover - Subject to an extra premium being paid, cover is available for Winter sports, Cruise, Sports and activities, Excess waiver, Trip duration increase and *Gadget cover.



What is not insured?

- ✗ The excess as set out in the policy wording if you have not purchased excess waiver.
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- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
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- ✗ Quad biking or Motor biking above 250cc.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusion in the policy wording.



Please see overleaf for restrictions on cover

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Are there any restrictions on cover?

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- ! Your trip must start and end in the UK and you must have a return ticket.
- ! Cover is only provided for trips in the UK if you have at least two nights' pre-booked and pre-paid accommodation.
- ! You must be 75 years old or under when you purchase a single trip policy for UK or Europe, or 65 years old or under for anywhere else in the world.
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(Continued on next column)



Are there any restrictions on cover? (Continued)

- ! You must be 65 years old or under when you purchase Winter sports cover and you must pay the appropriate extra premium.
- ! Single trips are limited to 180 days if you are aged under 65; if you are aged between 65 and 75 trips are limited to a maximum stay of 92 days.
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When and how do I pay?

Your premium is paid as a one off payment paid at the point of purchase by either credit or debit card.



When does the cover start and end?

- For Single Trip cover cancellation cover commences from the time you buy your policy, all other benefits start on the day your trip begins.
- For Annual Multi-Trip policies your cover will start on the policy start date shown on your schedule of insurance.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim. If you cancel outside of these 14 days, no refund will be given.

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