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 316139 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: Venturesure Gold Travel Insurance

This is a summary of the key features and exclusions of the policy. It does not form part of the contract between us. Complete pre-contract and contractual information about the policy is provided in your policy documents.

What is this type of Insurance?

Travel Insurance provides cover for losses or events that may happen when you are on a trip.

An Annual Multi Trip Policy will provide cover for multiple trips taken within a year period. Each trip individually must not last longer than 45 days. A Single Trip Policy will provide cover for one trip.

What is insured?

✓ **Who is covered**
You and/or any named person.

✓ **Cancelling or cutting short a trip**
We will pay you up to £2,000 per person for your share of:
- unused travel and accommodation costs and
- other pre-paid charges

that you cannot recover from another company if you need to cancel or cut short a trip due to a number of listed reasons.

✓ **Medical emergency and repatriation expenses**
If you are ill or injured we will pay up to £10,000,000 for hospital, ambulance, medical fees and to bring you home. A limit of £250 applies for emergency dental costs.

✓ **Baggage**
We will pay up to £1,500 if your personal belongings are lost, damaged or stolen.
The maximum we will pay for:
- one item is £300,
- all your valuable items is £500.

✓ **Personal money**
If your personal money is lost stolen or damaged we will pay up to:
- £250 for cash, and
- £500 for all other personal money

If your passport is lost, stolen or damaged and you need a replacement we will pay up to £500 for travel and accommodation.

✓ **Delayed arrival**
We will pay up to £200 if you arrive at least 12 hours late because your public transport is delayed.

✓ **Missed departure**
If you miss your public transport to or from the UK because of a number of listed reasons we will pay up to £1,000 for your extra travel costs.

What is not insured?

✗ Taking part in a sport or activity which is not listed in your policy wording, unless you have told us and we have agreed to cover it.

✗ If your physical ability and/or judgement has been affected because of alcohol abuse, or if you have taken drugs or used solvents.

✗ Any costs that you can get back from another company. Such as your airline, accommodation provider, ATOL bond or debit/credit card provider.

✗ The cost of Air Passenger Duty even if you cannot claim this back.

✗ Any claim for regional quarantine.

✗ Loss, theft or damage to valuables, cash, important documents or personal money which:
- you have left unattended, or
- that were in your luggage which was checked in with an airline.

✗ 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.

✗ 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?

! You may need to pay an excess of £75. This is the amount you pay when you make a claim. If more than one insured person is claiming the most you will pay is £150, per trip.

! This policy is only available to people who:
- live in the UK and
- are registered with a GP in the UK.

! You can only buy this insurance before you travel.

! If you have bought an annual multi trip policy:
- You are only covered for trips which last up to or less than 45 days.
- You are only covered to travel in the UK where you have at least 2 nights pre-booked accommodation or pre-booked transport planned.

Where am I covered?

- ✓ If you have bought an annual multi trip policy, the area you chose when you bought this policy either:
  - Europe,
  - Worldwide excluding USA, Canada, Mexico and the Caribbean,
  - Worldwide including USA, Canada, Mexico and the Caribbean.
- ✓ If you have bought a single trip policy the area you chose when you bought this policy which is listed in your policy schedule, providing you told us all the countries you plan to visit.

All policies, you are not covered if you travel to a country or area the Foreign Commonwealth & Development Office (FCDO), or other regulatory body has advised against travel to.

What are my obligations?

- When you buy this policy you must tell us about the pre-existing medical conditions of anyone to be insured.
- You must take reasonable steps to protect yourself and your property.
- You must not be planning to have medical treatment while you are on a trip.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- If you make a claim you must provide us with the evidence needed to substantiate your loss and you will need to pay for this.
- You should check that you do not have any other insurance policies that may cover the same events and costs as this policy.
- You may need to pay an administration fee when you buy or make changes to your policy.

When and how do I pay?

You will need to pay in full when you buy this insurance.

When does the cover start and end?

- Annual policies: Cover will start on the day you choose when you buy this policy and will end a year later. There is no cover for any claim if the event happens before your policy starts.
- Single trip policies: Cover in case you need to cancel your trip starts from the day you buy a policy. The remaining cover starts when you start your trip and ends when you return to your home.

How do I cancel the contract?

You can cancel this policy at any time by contacting us on 0239 241 9026 or emailing customerservices@venturesure.co.uk.

- Single trip policies: If you cancel within 14 days of when you purchased the policy or the date you get the policy documents, we will give you a full refund as long as you have not travelled, no claim has been made and you do not intend to make a claim.
  If you cancel more than 14 days after getting the documents, we will refund 65% of the premium paid, if you have not:
  - travelled, or
  - made a claim, or
  - intend to make a claim.
- Annual multi trip policies: If you cancel within 14 days of when you purchased the policy, the date your policy renewed or the date you get the policy documents we will give you a full refund if you have not travelled, no claim has been made, and you do not intend to make a claim.
  If you cancel after more than 14 days, we will refund a portion of the premium depending on how many complete months are left on your policy, as long as you:
  - are not on a trip at the time the policy is cancelled, and
  - have not made a claim, and
  - do not intend to make a claim.