

# Coverwise Travel Insurance



## Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch. Inter Partner Assistance S.A. UK Branch with a registered office at 106-118 Station Road, Redhill, RH1 1PR 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. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. 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

**Product:** Coverwise Gold

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 are provided in your policy documents.

### What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



### What is insured?

#### Main benefits

#### CANCELLATION OR CURTAILMENT

- ✓ Up to £3,000 for your proportion of any irrecoverable unused travel and accommodation costs and pre-paid charges that you have paid or are contracted to pay, because of one or more of the specific perils listed within your policy.

#### EMERGENCY MEDICAL AND OTHER EXPENSES

- ✓ Up to £20,000,000 for specified expenses that are medically necessary to treat a medical emergency during your trip, as a result of unforeseen bodily injury, complication of pregnancy, illness, disease and/or compulsory quarantine.
- ✓ Up to £1,000 for emergency dental treatment for the immediate relief of pain to your natural teeth.
- ✓ Medically necessary repatriation.

#### BAGGAGE

- ✓ Up to £2,000 for the accidental loss of, theft of or damage to baggage and valuables.

#### PERSONAL MONEY, PASSPORT AND DOCUMENTS

- ✓ Up to £200 for bank notes, currency notes and coins (£50 if you are under the age of 16) and up to £300 for all other personal money and documents.
- ✓ Up to £300 for reasonable additional travel and accommodation expenses necessarily incurred outside your home area to obtain a replacement of your passport or visa which has been lost, stolen or destroyed outside your home area.

#### DEPARTURE DELAY OR ABANDONMENT

- ✓ Compensation of £20 for the first 12 hours delay and £20 for each 12 hour delay after that, up to a maximum of £300 provided you eventually travel or;
- ✓ Up to £3,000 for irrecoverable unused travel and accommodation costs and other pre-paid charges, if after a delay of at least 12 hours, or following cancellation, no suitable alternative public transport is provided within 12 hours of the scheduled time of departure you choose to cancel your trip before departure.

#### LEGAL EXPENSES AND ASSISTANCE

- ✓ Up to £50,000 for legal costs to pursue a civil action for compensation, against someone else who causes you bodily injury, illness or death.

#### PERSONAL ACCIDENT

- ✓ Up to £20,000, dependent on age, in the event of bodily injury that solely and independently of any other cause, results in your death.
- ✓ Up to £20,000 in the event of bodily injury that solely and independently of any other cause, results in your loss of limb, loss of sight or permanent total disablement.



### What is not insured?

#### Main exclusions only

#### CANCELLATION OR CURTAILMENT

- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic.
- ✗ Claims caused by a third party, where their health status at the time of the insurance purchase, or trip booking date could reasonably be expected to result in a claim (see important conditions relating to health for full details).

#### EMERGENCY MEDICAL AND OTHER EXPENSES

- ✗ A complication of pregnancy when the complication of pregnancy was in place prior to departing on a trip.
- ✗ Jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways).
- ✗ Claims caused by alcohol, drugs or substance abuse.

#### BAGGAGE

- ✗ More than £200 in total for any one article, pair or set of articles and no more than £300 in total for all valuables.
- ✗ More than the value at today's prices less a deduction for wear, tear and depreciation.
- ✗ Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area).
- ✗ Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- ✗ Mobile telephones of any kind.

#### PERSONAL MONEY, PASSPORT AND DOCUMENTS

- ✗ Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

#### DEPARTURE DELAY OR ABANDONMENT

- ✗ Incidents caused by strikes or industrial action that existed or were being publicly announced by the date you purchased this insurance or at the time of booking any trip or one-way trip.
- ✗ Volcanic eruptions and/or volcanic ash clouds.
- ✗ Missed connections.

#### LEGAL EXPENSES AND ASSISTANCE

- ✗ Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us, AXA Assistance or their agents, someone you were travelling with, a person related to you, or another insured person.



## Are there any restrictions on cover?

- ! This policy will not provide cover for claims arising directly or indirectly from, your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel. Should you continue to travel you will remain covered for any losses unrelated to the travel advice.
- ! This policy does not provide cover for claims arising directly or indirectly from any pre-existing medical conditions.
- ! You are not insured to take part in sports or hazardous activities unless the activity is listed on the sports and activities table and you are participating on a recreational and non-professional basis.
- ! Your policy does not include cover under the Winter Sports, Travel Disruption and/or Gadget sections unless the additional premium has been paid and cover for these sections is indicated on your policy schedule.
- ! For annual multi trip policies, the maximum duration of any individual trip is 31 days, or 17 days, for a Winter Sports trip when the Winter Sports premium has been paid.



## Where am I covered?

**United Kingdom** - means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Europe** - means United Kingdom and all European Union countries plus Albania, Algeria, Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey), Egypt, Georgia, Gibraltar, Holy See, Iceland, Kosovo, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Morocco, Norway, Russia (west of the Ural mountains), San Marino, Serbia, Switzerland, Tunisia, Turkey, Ukraine and Vatican City.

**Worldwide (exc. USA, Canada and Caribbean)** - means any country excluding the USA, Canada and the Caribbean.

**Worldwide (inc. USA, Canada and Caribbean)** - means any country in the world.

Please refer to the geographical areas, area codes, within the policy wording for further details.



## What are my obligations?

You are obliged to answer the questions presented throughout the booking process honestly, accurately and completely to ensure you are directed to a policy that you are entitled to purchase and will meet your needs. If you have not fulfilled this obligation, your cover may not be valid, or the amount paid towards a health-related claim may be reduced.

You are obliged to notify us of changes to the health of anyone named on the policy schedule throughout the life of the policy and prior to the renewal of an annual multi trip contract.

Where an insured event occurs, you are obliged to minimise the costs incurred, avoid unnecessary costs and in the event of a health-related claim when travelling overseas, follow the emergency medical assistance notification process.



## When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium can be paid by debit or credit card.



## When does the cover start and end?

For annual multi trip policies, the cover begins on the start date selected by you. If you select a future date during the booking process, you are not covered for trip cancellation until that date.

For single trip policies, trip cancellation cover will be operative from the time you pay the premium, all other cover begins on the policy start date (when you begin your trip) and terminates upon the trips completion but not in any case exceeding the period shown in the policy schedule.



## How do I cancel the contract?

You may cancel the contract and receive a full refund within 14 days of your inception/renewal or 14 days after receiving the full terms and conditions of your policy, whichever is later, if you have not used the policy to travel on and there are no claims known or pending.

You can cancel the automatic renewal of your policy by contacting us at [info@coverwise.co.uk](mailto:info@coverwise.co.uk) from the registered email address or by calling our UK based call centre on 01903 255 650.