

# Travel Insurance

## Insurance Product Information Document

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 SA UK Branch

**Product:** Compass - Premier

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?

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?

##### Cancellation

- ✓ if cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the following changes in circumstances, which are beyond your control, and of which you were unaware at the time you booked your trip or began your trip, whichever is the later:
  - Unforeseen illness, injury, complication of pregnancy or death of you, a close relative or any person with whom you are travelling or staying during your trip.

##### Missed Departure

- ✓ for all covered persons travelling together, for additional accommodation (room only) and travel expenses necessarily incurred in reaching your destination.

##### Travel Disruption

- ✓ 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 due to:
  - a catastrophe which prevents you from using your pre-booked accommodation;
  - the public transport on which you were booked to travel being cancelled or delayed for at least 6 hours, diverted or redirected after take-off; or
  - you being involuntarily denied boarding and no suitable alternative is offered within 6 hours.

##### Delayed Departure

- ✓ If you have arrived at the terminal and have checked in or attempted to check in during your outward journey or homeward journey and the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than 6 hours from the scheduled departure time due to:
  - strike or industrial action; or
  - adverse weather conditions; or
  - mechanical breakdown of or a technical fault



#### What is not insured?

##### Cancellation

- ✗ Any costs for cancellation of the trip due to bodily injury or illness where you do not provide a medical certificate from the medical practitioner treating the injured/ill person, stating that it was necessary for you to cancel and prevented you from travelling or return to your home due to bodily injury or illness.

##### Missed Departure

- ✗ Claims where you have not provided a written report from the carrier confirming the length and reason for the delay.

##### Travel Disruption

- ✗ Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 6 hours of the scheduled time of departure.

##### Delayed Departure

- ✗ Claims where you have not checked in or attempted to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.

##### Baggage, Personal Money and Travel Documents

- ✗ Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.



#### Are there any restrictions on cover?

- ! Any pre-existing medical conditions.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.
- ! Any circumstances known to you before you purchased your policy or at the time of

occurring in the scheduled public transport on which you are booked to travel;

### **Baggage, Personal Money and Travel Documents**

- ✓ **Baggage** - for all covered persons travelling together, for the accidental loss of, theft of or damage to baggage and valuables.
- ✓ **Personal Money** - for all covered persons travelling together for the accidental loss of, theft of or damage to personal money.
- ✓ **Travel Documents** - for reasonable additional travel and accommodation expenses incurred necessarily to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

booking any trip which could reasonably have been expected to lead to a claim under this policy.

- ! The maximum age limit for benefits in EMERGENCY ASSISTANCE and benefits related to a medical condition in CANCELLATION or CURTAILMENT is 75 years inclusive. If you reach the age of 76 during a trip cover will continue under those sections until the end of that trip but not thereafter.



### **Where am I covered?**

- ✓ Trips within the United Kingdom are covered.

**PLEASE NOTE:** Any trips to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel are not covered.



### **What are my obligations?**

- You must comply with our Important Health Requirements.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- 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.
- In order to be eligible to receive cover under this benefit schedule you need to legally reside in the United Kingdom. You must have a residential address that you can refer to within the United Kingdom and should be registered with a doctor.



### **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?**

The period of the trip, not exceeding the period shown on the travel insurance certificate. Cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip.

#### Extension to the period of insurance

The period of cover is automatically extended for the period of the delay in the event that your return journey is unavoidably delayed due to covered event. Any trip that had already begun when you purchased this insurance will not be covered.



### **How do I cancel the contract?**

Statutory Cancellation Rights - You may cancel this policy within 14 days of receipt of the policy documents (new business) by writing to or calling us at the address or number shown on your travel insurance certificate during the Cancellation period. Any premium already paid will be refunded to you providing you have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any Cancellations after this 14 day period will not be refunded.

Cancellation Outside the Statutory Period - You may cancel this policy at any time after the Cancellation period by writing to us at the address shown on your travel insurance certificate. If you cancel after the Cancellation period no premium refund will be made. We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. No refund of premium will be made.

Non Payment or Premiums - We reserve the right to cancel this policy immediately in the event of non payment of the premium.