

AMERICAN EXPRESS TRAVEL INSURANCE

Insurance Product Information Document

Company: Inter Partner Assistance SA

Product: Essential 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. Full details about the product is provided in your policy documents and policy.

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

MEDICAL EMERGENCY & REPATRIATION SERVICE

- ✓ up to £10,000,000 if you suffer an unforeseen bodily injury, illness, a complication of pregnancy or die during a trip outside the United Kingdom.

CANCELLATION OR CURTAILMENT

- ✓ up to £5,000 if you have booked a trip within the period of insurance, but you are forced to cancel your travel plans or curtail a trip you have already commenced because of any one of the listed changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip:

MISSED DEPARTURE AND/OR CONNECTIONS

- ✓ up to £750 for additional costs you have to pay when you travel to your international departure point or you miss a connection and you have taken every reasonable step to ensure you get there on time but you are still delayed on your way because of:
 1. cancellation, failure or disruption of public transport; or
 2. an accident to or breakdown of the vehicle in which you are travelling.

TRAVEL DELAY & INVOLUNTARY DENIAL OF BOARDING

- ✓ up to £200 if you have arrived at the terminal and have checked-in, or attempted to check in for your pre-booked flight, sea crossing, international coach or international train journey from or to the United Kingdom, and it is delayed for more than six hours beyond the intended departure time as a direct result of strike or industrial action, adverse weather conditions or mechanical breakdown of public transport; or
- ✓ up to £200 if you have arrived at the terminal and have checked-in, or attempted to check in for your confirmed flight and you are involuntarily denied boarding as a result of overbooking;

PERSONAL BAGGAGE

- ✓ Your personal baggage and/or valuables are covered if they are:
 1. damaged or destroyed (in this instance, please retain any damaged or destroyed item for inspection if required);
 2. lost or stolen and not recovered within 28 days of you arriving back in the United Kingdom.

The most we will pay you per trip under this section is £1,500 in total and:

- a. the most we will pay you for any one item or any one Pair or set per trip is £250;
- b. the most we will pay you for valuables in total per trip is £300.

PERSONAL BAGGAGE DELAY

- ✓ up to £200 towards the cost of buying essential items if your personal baggage has been misplaced by the carrier for more than six hours on the outward journey of your trip.



What is not Insured?

KEY EXCLUSIONS ONLY

MEDICAL EMERGENCY AND REPATRIATION SERVICE

- ✗ The cost of any treatment which, in the opinion of our Chief Medical Officer, can safely be delayed until your return home;
- ✗ Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations or vaccinations and/or taken the recommended medication;
- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.

CANCELLATION OR CURTAILMENT

Curtailement

- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip; • Any costs incurred when you do not get a medical certificate from the treating medical practitioner at your resort or place of incident, explaining why it is deemed medically necessary to return home early to the United Kingdom.

Cancellation

- ✗ Any claim arising from complications of pregnancy which first arise before booking or paying for the trip, whichever is the later.

MISSED DEPARTURE

- ✗ Any claim not relating to expenses incurred following missed departure on your outward journey.
- ✗ Any claim in relation to a Missed Connection.

PERSONAL BAGGAGE

- ✗ Theft of personal baggage, from an unattended motor vehicle unless:
 - i. the items were out of sight in a locked dashboard or locked boot; and
 - ii. evidence that force and violence were used to get into the motor vehicle is provided by you;
- ✗ Loss, theft of or damage to valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box or from personal baggage in transit or in the care of someone other than you;
- ✗ Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report, including an incident number, issued by the local police in the country of incident;
- ✗ Theft or loss of personal baggage and/or valuables which has not been reported to the local Police in the country of incident, your accommodation management, your carrier or tour operator within 24 hours of the incident or within 24 hours of you becoming aware that the incident has taken place. The incident report with a case number must be sent to us with your claim;
- ✗ Loss or theft of, or damage to, personal baggage in transit which has not been reported to the carrier within 24 hours of the incident. The incident report must be sent to us with your claim – in the case of checked-in luggage a property irregularity report is required. You will be required to send us the retained portion of your flight ticket and checked-in luggage tag.

GENERAL EXCLUSIONS

- ✗ Any claim caused by you climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
- ✗ Any claim resulting from you attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a registered medical practitioner, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
- ✗ Any claim if you have been taking part in, or practicing for, any Group C sport or activity unless you have paid the Adventure Sports and Activities Option premium, as

identified on your Certificate of Insurance.

- ✗ Any claim if you have been taking part in, or practising for, any Group D Adventure Sports and Activities or Group D Winter Sports.
- ✗ Your travel to a country or specific area or event to which the Foreign and Commonwealth Office has advised the public not to travel.



Are there any restrictions on cover?

- ! There is no cover for any claims arising directly or indirectly as a result of any pre-existing medical conditions unless you have declared ALL pre-existing medical conditions to us (and any subsequent changes in health or medication) and we have written to you accepting them for insurance.
- ! There is no cover provided by this policy if, on the commencement of cover under this policy or when booking any trip, you are having or waiting to have any medical tests or investigation, or are waiting for the results of any tests or investigations, into any undiagnosed medical condition or symptoms for which the underlying cause has not been diagnosed.
- ! You must be a permanent resident of, and registered with a General Practitioner in, the United Kingdom.
- ! Any claim occurring outside of the maximum trip length and geographical limits shown on your Certificate of Insurance. Please note that this exclusion operates regardless of when the claim actually occurred during your trip.
- ! Cover is not available to anyone aged over 79 years on the first day of cover under Single Cover, and aged over 65 years on the first day of cover under Annual Cover.



Where am I covered?

- ✓ The following areas for which you have paid the appropriate premium are covered, excluding countries to which the Foreign and Commonwealth Office has advised the public not to travel at the time of taking the trip.

European Cover

The following countries are included within the definition of Europe: Albania; Andorra; Austria; Azores; Balearics; Belarus; Belgium; Bulgaria; Canary Islands; Channel Islands (Bailiwicks of Guernsey and Jersey) Corsica; Croatia; Cyprus; Czech Republic; Denmark; Egypt; Estonia; Finland; France; Germany; Gibraltar; Greece; Hungary; Iceland; Isle of Man; Israel; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Madeira; Malta; Moldova; Monaco; Morocco; Netherlands; Norway; Poland; Portugal; Republic of Ireland; Romania; Russia west of the Ural Mountains; San Marino; Sardinia; Serbia; Sicily; Slovak Republic; Slovenia; Spain; Sweden; Switzerland; Tunisia; Turkey; Ukraine; and the United Kingdom*.

Worldwide Cover excluding North America and the Caribbean area

All countries worldwide including United Kingdom* and excluding North America and the Caribbean area

The following countries are included within the definition of North America and the Caribbean area, and excluded under this geographical limit: The United States of America; Canada; Anguilla; Antigua and Barbuda; Aruba; Bahamas; Barbados; Bermuda; British Virgin Islands; Cayman Islands; Cuba; Dominica; Dominican Republic; Grenada; Guadeloupe; Haiti; Jamaica; Martinique; Montserrat; Navassa Island; Netherlands Antilles; Puerto Rico; Saint Barthelemy; Saint Kitts and Nevis; Saint Lucia; Saint Martin; Saint Vincent and the Grenadines, Trinidad and Tobago; Turks and Caicos Islands; the US Virgin Islands; and includes cruising in waters around these islands.

Worldwide Cover

All countries worldwide including the United Kingdom*

* Trips within the United Kingdom are covered provided you have pre-booked at least one night's accommodation.

- ✓ If you have purchased Annual Cover, your Policy is subject to a maximum cover of 93 trip days in each period of insurance with each individual trip limited to 31 consecutive days for European Cover or Worldwide Cover excluding North America and the Caribbean area.
- ✓ If you have purchased Single Trip Cover, please refer to your Certificate of Insurance for details of your Policy duration. Please refer to your Certificate of Insurance for age and geographical restrictions which apply to your Policy duration (maximum duration 93 days).



What are my obligations?

- You must comply with our Important Health Requirements. No cover will come into force, or continue in force, for medical emergency and Repatriation Service, Cancellation (if shown as included on your Certificate of Insurance) or curtailment, unless each insured person who must make a medical health declaration in respect of the period for which insurance is required, has declared ALL pre-existing medical conditions to us and they have been formally accepted by us in writing.
- You must tell us as soon as possible if you are hospitalised as an in-patient, or of any emergencies or claims whatsoever that are likely to exceed £500.
- We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.
- You must pay the appropriate premium for the full number of days comprising your planned trip. If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid.



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?

The period to which the insurance applies and for which you have paid, or have agreed to pay the appropriate premium. This period and the premium payable is shown on your Certificate of Insurance.

For single trip policies, cover for cancellation of your trip begins when you purchase the policy and ends at the start of your trip. For annual multi-trip policies, cover for cancellation of your trip begins on the chosen start date of your policy.

Please note, provided that you have not chosen to exclude the Cancellation cover in return for a reduced premium, as shown in your Certificate of Insurance, cover for cancellation under Section 11 – Cancellation will start when you pay or agree to pay for a trip (provided that this policy is in force) and shall cease when you have started that trip.



How do I cancel the contract?

If this insurance does not meet your needs, we will cancel your Policy within 15 days of issue and you have not already taken your trip or intend to make a claim. We will refund your premium in full, but we will not refund it, or any part of your premium, after the 15 days have passed.

If you subsequently give notice in writing or by telephone to American Express to cancel this insurance, such cancellation shall take effect on the next renewal date following such notice. No refund of premium will be made.