

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 Prudential et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: MORE TH>N Travel Insurance Policy (Gold Cover)

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is travel insurance, available on a single or annual multi-trip basis, with optional levels of cover. It covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



What is insured?

- ✓ **Cancelling / cutting short your journey** - Up to £5,000 for loss of pre-paid travel and accommodation expenses.
- ✓ **Emergency medical expenses** - Up to £15 million for hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Loss of travel documents** - Up to £250 for costs to obtain temporary documents on your journey.
- ✓ **Delayed personal possessions** - Up to £400 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal possessions** - Up to £2,000 for items lost, stolen or damaged on your journey.
- ✓ **Personal money** - Up to £300 for money and travellers cheques lost, stolen or damaged on your journey.
- ✓ **Personal accident** - Compensation if you die (up to £5,000); lose your sight or limb or are unable to ever work again (all up to £10,000) following an accident on your journey.
- ✓ **Missed departure / connection** - Up to £500 for extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport and up to £250 for missed onward connections.
- ✓ **Delayed departure** - Up to £500 benefit in total after a major delay to outbound or return transport at the departure point. Alternatively up to £5,000 if you abandon your journey on the outbound leg only.
- ✓ **Personal liability** - Up to £2 million costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Legal expenses** - Up to £30,000 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Hijack / mugging** - Up to a £200 benefit if you are hijacked or if you are mugged on your journey.
- ✓ **Pet care** - Up to £250 for extra boarding costs for your pet if your journey home is delayed.
- ✓ **Financial failure** - Up to £1,500 cover if the booked airline fails financially.

Optional cover - Subject to an extra premium being paid, cover is available for Winter Sports, Golf, Business, Wedding, Natural Catastrophe, Cruise, *Gadget, Excess Waiver and Sports & Activities cover.



What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, each incident and each section.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! You must be aged 79 years or under at the date your policy is issued (single trip) or at the start date of your policy (annual multi-trip). Certain levels of cover may be restricted according to the age of the insured person.
- ! **Single trip policy** - Trips booked to last longer than 94 days cannot be covered.
- ! **Annual multi-trip policy** - Trips booked to last longer than 45 days cannot be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

* Gadget cover is underwritten by AmTrust Europe Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James's Street, Nottingham NG1 6FG.

▲ Financial failure cover is underwritten by certain underwriters at Lloyds that are authorised and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

For single trip cover

Cancellation cover begins from the issue date shown on your policy schedule and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

Cover cannot start after you have left your home country. Your trip must begin and end in your home country.

Cover ends when you return home or at the end of the period of cover as shown on your policy schedule, whichever is earlier.

For annual multi-trip cover

Cancellation cover begins on the start date shown on your policy schedule or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

Cover cannot start after you have left your home country. Each trip must begin and end in your home country.

Cover ends when you return home or at the end of the period of cover as shown on your policy schedule, whichever is earlier.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact MORETH>N Travel Sales and Support Team by calling **0345 078 7502** or emailing morethantravelhelp@hoodtravel.co.uk

We will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14 day period.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.