

Travel Insurance

Insurance Product Information Document

Company: AWP P&C S.A. – UK Branch

AWP P&C S.A., acting through its UK Branch - Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. 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. Firm reference number 534384.

Product: Virgin Money Economy Travel Insurance. Single trip and Annual Multi-trip cover.

This document only provides a basic summary of cover provided and is not personalised to your specific needs in any way. 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 travel insurance provides benefits to cover trips within the geographical area and the cover dates you have chosen. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



What is insured?

- ✓ **Cancellation or curtailment** - Up to £1,500 for loss of pre-paid non-refundable travel and accommodation expenses.
- ✓ **Emergency medical/ dental cover abroad/ Emergency transportation** - Up to £10,000,000 for hospital fees, repatriation costs incurred if taken ill or injured on your trip. Inner limits apply for 'Hospital inpatient benefit', funeral and dental costs.
- ✓ **Travel disruption** - Up to £500 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;
Up to £500 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Travel delay** - Up to £200 benefit after a major travel delay to outbound or return transport at the departure point. Limited to £50 per full 24 hour period. Alternatively up to £1,500 if you abandon your trip on the outbound leg only.
- ✓ **Loss of travel documents** - Up to £250 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £1,000 for items lost, stolen or damaged on your trip, inner limits apply for special baggage items. Up to £150 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £300 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal liability** - Up to £2 million costs for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, your friend, or family).
- ✓ **Travel accident** - Compensation if you die, lose your sight or limb or are unable to ever work again up to £5,000 following an accident on your trip.
- ✓ **Legal expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against negligent third parties responsible for your death, injury or illness.
- ✓ **Optional Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Optional Cruise cover** - Cover for missed port of call; cabin confinement; unused excursions; high and low water restrictions and denial of boarding.
- ✓ **Optional Rental Vehicle Excess cover** - Cover for the damage or theft excess payable under a rental car agreement in the event the vehicle is damaged or stolen.



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.
- ✗ Claims relating to pre-existing medical conditions, unless those conditions have been declared to us and accepted in writing.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £100 policy excess that is applicable. This applies to each insured person, for each claim incident.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except where it is specifically described as covered under the 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad' or 'Emergency Transportation' sections and where the appropriate additional premium has been paid for cover under the optional 'Winter sports cover' and 'Cruise cover' sections.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! For Annual Multi-trip policies, cover will not extend beyond the 31 day trip limit, unless we have agreed otherwise.
- ! For Annual Multi-trip policies, adults may travel independently. Your insured dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! Cover will only apply if the insured person(s) are 85 years of age or under when the policy starts for single trip policies and 75 years of age or under when the policy starts for annual multi-trip policies.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Trips within the UK must include 2 consecutive nights pre-booked accommodation at least 70 miles from your primary residence.
- ! 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.



Where am I covered?

✓ Cover is provided for travel to the destination or region that is shown on your policy schedule. All trips must start and end in the UK. You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.

To avoid claims being reduced or refused, you must:

- Tell us as soon as possible if there are any changes to your circumstances, 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. Keeping safe and providing us with all supporting documents/ receipts needed to support a claim.
- You must report any loss, theft or damage to the police, your travel carrier or relevant authority within 24 hours of discovery.



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?

The Cancellation benefit for your trip begins from the start date shown on your policy schedule for Annual Multi-trip policies, the issue date shown on your policy schedule for Single Trip policies or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on your policy schedule; or
- When you no longer meet the eligibility criteria for the policy.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your policy schedule;
- Upon exceeding the maximum per trip length of consecutive days as shown on your policy; or
- When you no longer meet the eligibility criteria for the policy.



How do I cancel the contract?

You can cancel the policy at any time. 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 policy during this period, you should contact Virgin Money. Your premium will be refunded in full, as long as you have not travelled, made a claim or intend to make a claim.

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

To cancel your policy you should contact Virgin Money:

Tel: 0330175 8283; or

Email: service@travel-insurance.virginmoney.com

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Product: Virgin Money Standard Travel Insurance. Single trip and Annual Multi-trip cover.

This document only provides a basic summary of cover provided and is not personalised to your specific needs in any way. 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 travel insurance provides benefits to cover trips within the geographical area and the cover dates you have chosen. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



What is insured?

- ✓ **Cancellation or curtailment** - Up to £2,000 for loss of pre-paid non-refundable travel and accommodation expenses.
- ✓ **Emergency medical/ dental cover abroad/ Emergency transportation** - Up to £12,500,000 for hospital fees, repatriation costs incurred if taken ill or injured on your trip. Inner limits apply for 'Hospital inpatient benefit', funeral and dental costs.
- ✓ **Travel disruption** - Up to £750 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;
Up to £750 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Travel delay** - Up to £300 benefit after a major travel delay to outbound or return transport at the departure point. Limited to £60 per full 24 hour period. Alternatively up to £2,000 if you abandon your trip on the outbound leg only.
- ✓ **Loss of travel documents** - Up to £300 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £1,600 for items lost, stolen or damaged on your trip, inner limits apply for special baggage items. Up to £250 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £400 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal liability** - Up to £2 million costs for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, your friend, or family).
- ✓ **Travel accident** - Compensation if you die, lose your sight or limb or are unable to ever work again up to £15,000 following an accident on your trip. The death benefit is reduced to £10,000 for under 18's.
- ✓ **Legal expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against negligent third parties responsible for your death, injury or illness.
- ✓ **Optional Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Optional Cruise cover** - Cover for missed port of call; cabin confinement; unused excursions; high and low water restrictions and denial of boarding.
- ✓ **Optional Rental Vehicle Excess cover** - Cover for the damage or theft excess payable under a rental car agreement in the event the vehicle is damaged or stolen.



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.
- ✗ Claims relating to pre-existing medical conditions, unless those conditions have been declared to us and accepted in writing.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £50 policy excess that is applicable. This applies to each insured person, for each claim incident.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except where it is specifically described as covered under the 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad' or 'Emergency Transportation' sections and where the appropriate additional premium has been paid for cover under the optional 'Winter sports cover' and 'Cruise cover' sections.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! For Annual Multi-trip policies, cover will not extend beyond the 31 day trip limit, unless we have agreed otherwise.
- ! For Annual Multi-trip policies, adults may travel independently. Your insured dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! Cover will only apply if the insured person(s) are 85 years of age or under when the policy starts for single trip policies and 75 years of age or under when the policy starts for annual multi-trip policies.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Trips within the UK must include 2 consecutive nights pre-booked accommodation at least 70 miles from your primary residence.
- ! 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.



Where am I covered?

✓ Cover is provided for travel to the destination or region that is shown on your policy schedule. All trips must start and end in the UK. You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.

To avoid claims being reduced or refused, you must:

- Tell us as soon as possible if there are any changes to your circumstances, 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. Keeping safe and providing us with all supporting documents/ receipts needed to support a claim.
- You must report any loss, theft or damage to the police, your travel carrier or relevant authority within 24 hours of discovery.



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?

The Cancellation benefit for your trip begins from the start date shown on your policy schedule for Annual Multi-trip policies, the issue date shown on your policy schedule for Single Trip policies or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on your policy schedule; or
- When you no longer meet the eligibility criteria for the policy.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your policy schedule;
- Upon exceeding the maximum per trip length of consecutive days as shown on your policy; or
- When you no longer meet the eligibility criteria for the policy.



How do I cancel the contract?

You can cancel the policy at any time. 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 policy during this period, you should contact Virgin Money. Your premium will be refunded in full, as long as you have not travelled, made a claim or intend to make a claim.

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

To cancel your policy you should contact Virgin Money:

Tel: 0330175 8283; or

Email: service@travel-insurance.virginmoney.com

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Product: Virgin Money Premium Travel Insurance. Single trip and Annual Multi-trip cover.

This document only provides a basic summary of cover provided and is not personalised to your specific needs in any way. 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 travel insurance provides benefits to cover trips within the geographical area and the cover dates you have chosen. It covers you while travelling, for various events such as: medical emergencies; travel disruption; cancelling or cutting short your trip; and delayed, lost or stolen baggage.



What is insured?

- ✓ **Cancellation or curtailment** - Up to £3,000 for loss of pre-paid non-refundable travel and accommodation expenses.
- ✓ **Emergency medical/ dental cover abroad/ Emergency Transportation** - Up to £15,000,000 for hospital fees, repatriation costs incurred if taken ill or injured on your trip. Inner limits apply for 'Hospital inpatient benefit', funeral and dental costs.
- ✓ **Travel disruption** - Up to £1,000 for extra transport or accommodation costs to continue your trip, if your transport is delayed in arrival;
Up to £1,000 for extra transport or accommodation costs to continue your trip, if you miss the departure of your outbound or return transport.
- ✓ **Travel delay** - Up to £400 benefit after a major travel delay to outbound or return transport at the departure point. Limited to £80 per full 24 hour period. Alternatively up to £3,000 if you abandon your trip on the outbound leg only;
- ✓ **Loss of travel documents** - Up to £350 for costs to obtain temporary documents on your trip plus reimbursement of the remaining value of lost passport.
- ✓ **Baggage/delayed baggage** - Up to £2,000 for items lost, stolen or damaged on your trip, inner limits apply for special baggage items. Up to £500 for costs to replace essential items temporarily lost by the transport provider on your outward journey.
- ✓ **Personal money** - Up to £500 for your money, travellers cheques and travel tickets lost, stolen or damaged on your trip.
- ✓ **Personal liability** - Up to £2 million costs for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, your friend, or family).
- ✓ **Travel accident** - Compensation if you die, lose your sight or limb or are unable to ever work again up to £20,000 following an accident on your trip. The death benefit is reduced to £10,000 for under 18's.
- ✓ **Legal expenses** - Up to £25,000 legal costs/ representation, to pursue a compensation claim against negligent third parties responsible for your death, injury or illness.
- ✓ **Optional Winter sports cover** - Cover for winter sports equipment lost, stolen, damaged or delayed on your trip; loss of use of your ski pack; piste closure.
- ✓ **Optional Cruise cover** - Cover for missed port of call; cabin confinement; unused excursions; high and low water restrictions and denial of boarding.
- ✓ **Optional Rental Vehicle Excess cover** - Cover for the damage or theft excess payable under a rental car agreement



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.
- ✗ Claims relating to pre-existing medical conditions, unless those conditions have been declared to us and accepted in writing.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The £50 policy excess that is applicable. This applies to each insured person, for each claim incident.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Any costs incurred as a result of a covered event that are not specifically stated as being covered.
- ✗ Claims arising from you being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances.
- ✗ Claims arising from an epidemic or pandemic, except where it is specifically described as covered under the 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad' or 'Emergency Transportation' sections and where the appropriate additional premium has been paid for cover under the optional 'Winter sports cover' and 'Cruise cover' sections.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! For Annual Multi-trip policies, cover will not extend beyond the 45 day trip limit, unless we have agreed otherwise.
- ! For Annual Multi-trip policies, adults may travel independently. Your insured dependent children must travel with or to you, your partner or a nominated responsible adult for cover to apply.
- ! Cover will only apply if the insured person(s) are 85 years of age or under when the policy starts for single trip policies and 75 years of age or under when the policy starts for annual multi-trip policies.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! Trips within the UK must include 2 consecutive nights pre-booked accommodation at least 70 miles from your primary residence.
- ! 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.



Where am I covered?

✓ Cover is provided for travel to the destination or region that is shown on your policy schedule. All trips must start and end in the UK. You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

- Unless we say otherwise, you must disclose any pre-existing medical conditions of anyone to be insured on this policy.
- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy documents carefully to ensure you have the cover you need.

To avoid claims being reduced or refused, you must:

- Tell us as soon as possible if there are any changes to your circumstances, 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. Keeping safe and providing us with all supporting documents/ receipts needed to support a claim.
- You must report any loss, theft or damage to the police, your travel carrier or relevant authority within 24 hours of discovery.



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?

The Cancellation benefit for your trip begins from the start date shown on your policy schedule for Annual Multi-trip policies, the issue date shown on your policy schedule for Single Trip policies or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts;
- On the end date shown on your policy schedule; or
- When you no longer meet the eligibility criteria for the policy.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your policy schedule;
- Upon exceeding the maximum per trip length of consecutive days as shown on your policy; or
- When you no longer meet the eligibility criteria for the policy.



How do I cancel the contract?

You can cancel the policy at any time. 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 policy during this period, you should contact Virgin Money. Your premium will be refunded in full, as long as you have not travelled, made a claim or intend to make a claim.

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