

Travel Insurance

Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Club M Worldwide Family Multi-Trip Travel Insurance Policy

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. 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. Our firm reference number is 959113

This is a summary of your policy. You should check the full terms and conditions in your policy documents to find out more about what you're covered for.

What is this type of insurance?

This is a Worldwide Family Multi-Trip insurance for those who want to protect themselves and their family while travelling on holiday. It's designed to cover you both before and during your trip. You should make sure it has all the cover you need.



What is insured?

If you get sick or injured during your trip

- ✓ Emergency medical costs, including bringing you home early. We'll pay up to £10,000,000 if you're outside of the UK, and up to £10,000 if you're in the UK, Channel Islands, or Isle of Man.
- ✓ Permanent disability. If you're permanently disabled we'll pay up to £25,000. If you lose a limb or your sight we'll also pay up to £15,000.
- ✓ Death. We'll pay up to £5,000 if you're 18-64 years old. For any other age, the most we'll pay is £2,500.

If your belongings or luggage are lost, stolen or damaged

- ✓ We'll pay up to £1,500 if any of your belongings or luggage gets lost, stolen or damaged during your trip outside the UK. We'll pay up to £500 if your trip was in the UK, Isle of Man or Channel Islands.

If your money, passports, or travel documents are lost or damaged

- ✓ We'll pay up to £500 for lost or damaged traveller's cheques or prepaid cards. We'll also pay up to £200 for cash carried by one person, and up to £50 if that person is under 18.
- ✓ We'll pay up to £200 if your passport or travel documents are lost or damaged. This includes costs of travel to replace them.

If you have to cancel or cut your trip short

- ✓ We'll pay up to £5,000 if you have to cancel your trip abroad or cut it short. We'll pay up to £2,000 if your trip was in the UK, Isle of Man or Channel Islands.

If you miss your departure, or it's delayed

- ✓ If you miss your departure, we'll pay up to £1,000.
- ✓ If your final international departure is delayed by over 12 hours, we'll pay up to £300. We'll pay £20 after the first 12-hour delay, and then £10 for every extra 12-hour period.

If your trip is affected by a natural disaster

- ✓ We'll pay up to £5,000 if you're forced to cancel your trip because of a natural disaster.

Legal cover

- ✓ If someone takes legal action against you, we'll pay up to £2,000,000 to cover legal costs.
- ✓ If you need to take legal action against someone, we'll pay up to £50,000 to cover legal costs.

Winter sports cover

- ✓ We'll pay up to £500 for lost or damaged equipment.
- ✓ If you're sick or injured, we'll pay up £75 for every 24 hours you couldn't ski, up to a limit of £500.
- ✓ We'll pay up to £250 if you lose your ski pass or if there's an avalanche.
- ✓ If you need to hire equipment, or the piste in your booked holiday resort is closed, we'll pay up to £300. We'll pay up to £30 for every 24 hours you couldn't ski.

Golf cover

- ✓ We'll pay up to £1,500 for lost or damaged equipment.
- ✓ If you need to hire equipment, we'll pay up to £20 for every 24 hours, up to a limit of £200.
- ✓ If you're sick or injured, we'll pay up to £75 for every 24 hours you couldn't play golf, up to a limit of £300.

Wedding cover

- ✓ We'll pay up to £2,000 for clothes, £1,500 for gifts, and £1,000 for rings.

Optional extras (if paid for)

Business cover

We'll pay up to £1,000 for lost or damaged equipment.

If you need to hire equipment, we'll pay up to £50 for every 24 hours, up to a limit of £500.

We'll pay up to £500 for lost or damaged traveller's cheques or prepaid cards. For cash, we'll pay up £300.

We'll pay up to £3,000 if you can't make your business meeting during your trip.

Extending the length of cover for your trips

We can upgrade your policy so trips can be covered up to 45 days, or 62 days.



What is not insured?

- ✘ If you're more than 26 weeks pregnant we won't pay any claims related to the pregnancy or childbirth.
- ✘ There are some items we don't cover at all. These include phones, tablets, glasses (including sunglasses), bikes and motor vehicles. Please see the policy document for the full list.
- ✘ We won't pay claims related to you isolating or being in quarantine. We also won't pay claims if you book a trip or travel against government advice when the World Health Organisation considers there to be a pandemic or epidemic.
- ✘ We won't pay any claims if you're travelling against the advice of a doctor.
- ✘ There are some pre-existing medical conditions we don't cover at all.
- ✘ We won't pay claims related to you riding a motorbike or scooter without a helmet.
- ✘ We won't pay claims related to flight cancellations and delays if they're covered by your airline.



Are there any restrictions on cover?

- ! You might have to pay an excess if you make a claim.
- ! Adults are covered up to their 75th birthday and up to four dependent children can be covered until their 18th birthday. If anyone under the policy passes the age limit during a trip, cover for them will only end once they return home.
- ! All adults covered must live at the same address. Dependents must be in full-time education or live at the same address.
- ! You must live in the UK for at least 6 out of every 12 months to be covered.
- ! Your trips are covered for up to 31 days. If you want to upgrade your policy so your trip lasts longer, you'll need to pay extra.
- ! If you have a pre-existing medical condition, you may not be covered or you may have to pay extra to have it covered.



Where am I covered?

- ✓ You're covered to travel anywhere in the world, except in, to, or through Cuba, Iran, Syria, North Korea, the Crimea region or the Donetsk People's Republic (DNR) or Luhansk People's Republic (LNR) regions of Ukraine. We also don't cover travel to any country the UK Foreign, Commonwealth & Development Office has advised against 'all', or 'all but essential' travel.



What are my obligations?

- You must give us complete and accurate information. If you notice any information isn't right, or if your circumstances change, you should tell us straight away.
- You must contact the Medical Emergency line as soon as you can if you're injured, sick, admitted to hospital or you have to cut your trip short.
- You must give us any documents or proof we ask for so we can handle your claim.



When and how do I pay?

This insurance is included with your Virgin Money Club M Account when the insurance benefits are turned on. You need to keep up your monthly account payments to stay covered.



When does the cover start and end?

Under Section A (Cancelling your trip) your cover starts on the date you book your trip, the date the account holder opened the account or the date Virgin Money confirmed your insurance benefits were turned on, whichever comes later. Cover under all other sections starts when you leave your home address, or 24 hours before your trip starts, whichever is later. Your cover ends when you arrive back to your home address, or 24 hours after you return to your home country if travelling abroad, whichever is earlier.

Your cover will end if the Account Holder closes their Club M Account, when Virgin Money confirms your insurance benefits have been turned off, the benefit is withdrawn from the account or when everyone covered under the policy has reached the age limit.



How do I cancel my contract?

You can cancel your insurance and any associated upgrade you have (i) by contacting Travel Guard within 30 days of opening your account (ii) at any time by closing your Virgin Money Club M Account (iii) by switching to another account or (iv) by Virgin Money confirming your insurance benefits have been turned off. Your insurance will also be cancelled if Virgin Money closes your Club M account or the insurance benefits from the account are withdrawn. You can contact Virgin Money to close your account on 0800 121 7365, or visit [virginmoney.com/club-m-customers](https://www.virginmoney.com/club-m-customers) to turn off your insurance benefits.

You can contact Travel Guard to cancel your travel insurance (or any upgrade) on **01273 740 981** (8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm Saturdays and Bank Holidays), by email at: virginmoneytravel@travelguard.com, or by writing to us at: Travel Guard, Virgin Money Club M Travel Insurance, First Floor, Telecom House, 125-135 Preston Road, Brighton, BN1 6AF.

Breakdown Cover

Insurance Product Information Document

Company: U K Insurance Limited

Product: Club M Breakdown Cover Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have assistance if the vehicle they are driving or travelling in breaks down.

The cover provides help if your vehicle is broken down at the roadside or at your home address. If we can't get it going, we'll take you and the vehicle to a local repairer. If it can't be fixed the same day we can offer you one choice from options including: long distance recovery to a single destination anywhere in the UK; Alternative options to long distance recovery such as hire car; overnight accommodation or alternative transport.



What is insured?

In the UK:

- ✓ Help at roadside, day or night.
- ✓ Cover at your home address.
- ✓ Recovery to a local repairer.
- ✓ If your vehicle has run out of charge we'll recover you to the nearest charging point.
- ✓ Taking the vehicle and passengers to any single destination in the UK.
- ✓ Choice of hire car or alternative transport or overnight accommodation instead of a national recovery.
- ✓ The cost of single standard rail fare to collect your vehicle after repair.
- ✓ **Personal Cover** - extends your breakdown cover for any other vehicle you and the joint account holder (where applicable) are travelling in, when in the UK.

In Europe:

As well as cover in the UK, up to a maximum of 90 days in Europe, in total, for each 12-month period from the date your cover started. This will be the date you opened your account, or you turn your insurance benefits back on.

- ✓ Help at the roadside and local recovery.
- ✓ Onward travel options if you can't use your vehicle.
- ✓ The cost of bringing you, your passengers and your vehicle back home.
- ✓ Cost of an emergency driver if the only driver falls ill.



What is not insured?

- ✗ Faults that you previously called us out for that haven't been fixed.
- ✗ Breakdowns where we can't get to the vehicle or where it's being used for motor racing, off road driving, rallies, track days, duration or speed tests.
- ✗ Costs not immediately to do with getting your vehicle on the road such as loss of earnings.
- ✗ Costs incurred where you didn't contact us when you broke down.
- ✗ If your car fails to meet any legal requirements and driving laws that apply including having valid Road Tax, Insurance and a MOT.



Are there any restrictions on the cover?

- ! If we can't get your vehicle going we can take you somewhere which is not one of our repairers, as long as it's 10 miles or less from where the breakdown happened, or no further away than our chosen repairer.
- ! If we can't fix your vehicle on the same day, instead of national recovery you have the choice of:
 - Hire car for up to 48 hours whilst your vehicle's being fixed, up to a hire value of £100; OR
 - Alternative transport up to £100; OR
 - Overnight accommodation up to £150 per person and up to £500 per breakdown including cost of breakfast.
- ! **Personal Cover** - Vehicles must be privately registered and used in the UK.
- ! **Personal Cover** - there is a maximum of 8 call outs per 12 month period of cover.



Where am I covered?

- ✓ You are covered in the United Kingdom, the Isle of Man, and the Channel Islands. Also, up to 90 days of cover in Europe per 12 month cover period.



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge.
- Update us if there are changes to the information provided.
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need.



When and how do I pay?

Payment is included in the monthly payment you make for your Club M Account.



When does the cover start and end?

Cover starts immediately on the date you open the Club M Account and will continue to run whilst your Club M account is open and your insurance benefits are turned on.



How do I cancel my contract?

You have the right to cancel your insurance at any time by closing or changing your Virgin Money Club M Account or by Virgin Money confirming your insurance benefits have been turned off. If you or Virgin Money close your Club M Account, or Virgin Money terminates the cover provided through the Club M Account, cover will stop immediately.

Mobile Phone & Gadget Insurance



Insurance Product Information Document

Company: Assurant General Insurance Limited

Product: Club M Account Mobile Phone & Gadget Insurance

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

This document provides a summary of the key information. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Device insurance which means providing insurance cover for mobile phones and gadgets. A gadget is defined as being a portable electronic device that contains its own power source whose main function is designed to support multimedia applications or obtaining multimedia content (for example running apps from an app store, playing music and/or videos, taking pictures, use of GPS etc.)

This insurance covers mobile phones and gadgets for the incidents detailed below.



What is insured?

- ✓ Cover for mobile phones and gadgets that are owned by you or your family members - up to a maximum value of £2,000 per device for:
 - Loss.
 - Theft.
 - Damage.
 - Breakdown (including faults).
- ✓ Cover for accessories up to a maximum value of £250 per claim.
- ✓ Unauthorised network charges (e.g. calls, data) up to a maximum of £1,200.
- ✓ How we settle a claim:
 - We will either repair or replace your damaged mobile device.
 - Claims for loss and theft will be settled with a replacement.
 - Replacements will come from refurbished or remanufactured stock.



What is not insured?

- ✗ Any incident where you have knowingly put your mobile phone at risk or not taken care of it. See the 'What you are NOT covered for' section of the policy document for examples.



Are there any restrictions on the cover?

- ! Devices must be owned by you or a family member. A family member is defined as your spouse/ partner and any other relative who live at the same address.
- ! The maximum number of claims allowed for in a 12 month period are:
 - Two claims for mobile phones
 - Two claims for gadgets.
- ! Accessories are covered if involved in the same incident as the mobile device, not on their own.
- ! Network charges are covered from the point your mobile phone is lost or stolen, and for up to 24 hours after discovery of the loss or theft. A claim for network charges can only be considered after a claim for the mobile phone has been accepted.
- ! Gadgets must be less than 5 years old at point of claim.
- ! We will attempt to replace mobile devices with one of the same colour but we can't guarantee it.



Where am I covered?

- ✓ Your mobile phones and gadgets are covered worldwide.
- ✓ Replacement devices will be delivered only to a UK address.



What are my obligations?

- An excess of between £25 to £75 (dependant on device type) for each successful claim.
- To report stolen devices to the Police and your network as soon as possible.
- Tell us about your claim as soon as possible.
- We may ask you to provide a proof of ownership before we will settle your claim.
- You must make a reasonable attempt to report a lost or stolen device missing.
- To be covered under this policy, before opening your account or turning the insurances on your device must be in full working order and any SIM enabled devices must be able to connect to the network.



When and how do I pay?

Cover is provided as part of your Club M Account with insurances, the fee for which Virgin Money will have advised you of and will debit from your Club M Account each month.



When does the cover start and end?

The insurance cover will start immediately on the date that your Club M Account is opened or the date Virgin Money confirms your insurances were turned on and will continue for the duration that your account remains open for, subject to your eligibility. Cover will end immediately on the date that Virgin Money confirms your insurances have been turned off or the date that the Club M Account is closed or cancelled by you or Virgin Money.



How do I cancel my contract?

You have the right to cancel your insurance at any time. If you wish to cancel your Club M Account or turn off the insurances please contact Virgin Money directly. No refund is due upon cancellation.