

# Travel Insurance

## Insurance Product Information Document

**Company: American International Group UK Limited**

**Product: Club M Account Travel Insurance Policy**

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. The full terms and conditions and other information are provided in the policy document and any other policy information documents, which are available to you.

### What is this type of insurance?

Worldwide Family Multi-Trip Travel Insurance to provide cover for losses arising as a result of specified events that occur before your trip (such as cancellation) or during your trip such as emergency medical assistance and losing your baggage.



#### What is insured?

##### Medical and personal accident

- ✓ Emergency medical expenses and repatriation Sum insured: up to £10,000,000 outside the UK/up to £10,000 within the UK
- ✓ Personal accident:  
Sum insured: up to £15,000 for loss of limb/loss of sight, up to £25,000 for permanent total disablement
- ✓ Death  
Sum insured: £5,000 (for those aged 18-64) or £2,500 (for those under 18 or over 64)

##### Possessions

- ✓ Personal belongings/baggage  
*Travel outside the UK*  
Sum insured: up to £1,500 per person/up to £300 per item or set of items/up to £100 for items left in a locked motor vehicle/up to £500 for valuables and electronic/other equipment  
*Travel solely within the UK*  
Sum insured: up to £500 per person/up to £100 per item or set of items/up to £300 for valuables and electronic/other equipment
- ✓ Cash and travellers cheques  
Sum insured: up to £500 (£200 for cash or £50 for persons under 18)

##### Cancelling or cutting your trip short

- ✓ Loss of travel and accommodation expenses if you have to cancel or cut short your trip for specified reasons, including your death or serious injury, or that of a close relative  
Sum insured: up to £5,000 outside the UK/up to £2,000 within the UK

##### Delay

- ✓ Missed departure  
Sum insured: Up to £1,000
- ✓ Travel delay  
Sum insured: £20 after the first 12 hour delay and then £10 for each additional 12 hour period up to £300



#### What is not insured?

- ✗ Claims arising from medical conditions that you have not disclosed to us and we have not accepted cover for after you have answered yes to any of the pre-existing medical conditions questions contained within the policy document.  
  
Please note that this policy may apply an additional charge for any declared pre-existing medical conditions. If you would like more information on alternative cover, please visit the Money & Pensions Service website at: <https://traveldirectory.moneyadviceservice.org.uk/en> or telephone 0800 138 7777.
- ✗ Claims relating to pregnancy or childbirth if more than 26 weeks pregnant
- ✗ Claims for personal belongings/baggage if:
  - you don't report the loss/theft to the police/airline within 24 hours and obtain a written police/airline report
  - your belongings are left unattended in a public place
  - valuables or other electronic/valuable items are not carried in hand luggage
- ✗ Loss, theft or damage to specified items including mobile phones, tablets, contact lenses, glasses, sunglasses, bicycles or motor vehicles
- ✗ Loss of cash or travellers cheques if:
  - not carried with you or left in a locked safety deposit box
  - you don't report the loss/theft to the police within 24 hours and obtain a written police report
- ✗ Costs that your airline is required to pay by law if your flight is delayed
- ✗ Claims arising from quarantine or travel restrictions relating to a current or previous epidemic or pandemic declared by the World Health Organisation or any official governmental body or health authority.
- ✗ Claims made as a result of taking part in sports that are not covered or from not wearing a helmet on a two-wheeled motor vehicle.
- ✗ Claims for cancellation or cutting your trip short relating to circumstances you were aware of when you opened your Club M Account or booked your trip.

### Other

- ✓ Natural Catastrophe Travel Cancellation and Expenses Cover (sum insured: up to £5,000)
- ✓ Winter Sports (sum insured: up to £500)
- ✓ Golf equipment (sum insured: up to £1,500)
- ✓ Wedding cover (sum insured up to £2,000 (for attire), £1,500 (for gifts) and £1,000 (for wedding rings))
- ✓ Personal liability (sum insured up to £2,000,000)
- ✓ Legal expenses (sum insured up to £50,000)
- ✓ Pet care (sum insured up to £200)

### Optional Covers: (if purchased)

- ✓ Cover for certain pre-existing medical conditions as agreed by us following a medical screening, business trip and trip extension. An additional premium may be applied for each optional cover.



### Are there any restrictions on cover?

- ! Excesses apply in the event you make a claim.
- ! For claims for personal belongings/baggage, you must provide receipts or other proof of ownership wherever possible; we may make a deduction for wear and tear and loss of value
- ! For claims for cash/travellers cheques, you must provide evidence of ownership and value (e.g. receipts, bank statements or cash withdrawal slips)
- ! For other claims you must provide evidence of any additional expenses you incurred and of any delays that you suffered
- ! Only you and your partner (provided you're both under 75), plus four dependent children under 18 (either in full time education or living with you) are covered under the policy
- ! Persons who are not resident in the UK for at least 6 months of the year are not covered
- ! Single trips lasting longer than 31 days are not covered unless a trip duration extension has been purchased



### Where am I covered?

- ✓ Worldwide including USA, Canada and the Caribbean, you are covered anywhere in the world
  - No cover is provided for any trip in, to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region or
  - where you have travelled against the advice of the UK Foreign Commonwealth & Development Office.



### What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must tell us about anything which may affect our decision to insure you (for example, when we ask you to declare medical conditions as described in the policy or if you plan to take part in a dangerous activity while on holiday which is not listed in the policy)
- You must take all reasonable steps to avoid or reduce any loss
- You must contact the Medical Emergency Assistance Company immediately if you are admitted to hospital, need any assistance or have to cut your trip short
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim
- You must pay back any amount you are not entitled to (for example, if we pay your claim for lost luggage but the airline then finds and returns your luggage to you)



### 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 for cancellation starts when you book the trip or open a Club M Account, whichever is later. Cancellation cover ends as soon as you start your trip. Cover under the rest of the policy starts when you leave your home in the UK (no more than 24 hours before the booked departure time) and ends when you return to your home in the UK (no more than 24 hours after your return to the UK) or if a single trip lasts more than 31 days (or up to 45 or 62 days if you so elected for an additional premium)

The cover will also end when the Club M Account is closed or the account holder or their partner reaches the age of 75.



### How do I cancel the contract?

The insurance cover is provided to you as a benefit of being a Club M Account holder. However, if this cover is not suitable for you and you want to cancel the policy, you must contact Virgin Money.

# Breakdown Cover

## Insurance Product Information Document

Company: U K Insurance Limited

Product: UK 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.



#### What is insured?

- ✓ 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
- ✓ We will pass a message to anyone to let them know you're running late
- ✓ **Personal Cover** - applies to whichever vehicle you are in, whether driving or as a passenger, when in the UK.



#### 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 the repairer we've recommended
- ! **Personal Cover** - Vehicles must be under 16 years old and 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



### 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 remains open.



### How do I cancel the contract?

You have the right to cancel your insurance at any time by closing or changing your Virgin Money Club M Account. 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**

Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Register number: 202735.

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 (for example battery or solar power) 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 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, 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 benefit package, 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 and will continue for the duration that your account remains open for, subject to your eligibility. Cover will end immediately on the date that the Club M Account is closed or cancelled by you or Virgin Money.



### How do I cancel the contract?

You have the right to cancel your insurance at any time. If your Club M Account is cancelled or closes, this policy will end immediately. If you wish to cancel your Club M Account please contact Virgin Money directly. No refund is due upon cancellation.