

Travel Insurance

Insurance Product Information Document

Company: American International Group UK Limited

Product: Private 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 £15,000,000 outside the UK / up to £10,000 within the UK
- ✓ Personal accident:
Sum insured: up to £75,000 for loss of limb / loss of sight and up to £75,000 permanent total disablement
- ✓ Death
Sum insured: £35,000 (for those aged 18-64) or £3,500 (for those under 18 or over 64)

Possessions

- ✓ Personal belongings / baggage
Travel outside the UK
Sum insured: up to £2,500 per person/up to £500 per item or set of items / up to £100 for items left in a locked motor vehicle/ up to £600 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 £750 (£500 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 £7,500 outside the UK / up to £2,000 within the UK

Delay

- ✓ Missed departure
Sum insured: Up to £1,500
- ✓ Travel delay



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 MoneyHelper website at: <https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory> 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 Private Account or booked your trip.

Sum insured: £50 after the first 12 hour delay and then £25 for each additional 12 hour period up to £500

Other

- ✓ Natural Catastrophe Travel Cancellation and Expenses Cover (sum insured: up to £7,500)
- ✓ Winter Sports (sum insured: up to £1,500)
- ✓ 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))
- ✓ Business cover (sum insured: up to £1,000)
- ✓ Personal liability (sum insured up to £3,000,000)
- ✓ Legal expenses (sum insured up to £60,000)

Optional Covers: (if purchased)

- ✓ Cover for trip extensions or certain pre-existing medical conditions as agreed by us following a medical screening. 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
- ! The policy only covers you until your 75th birthday and your partner until their 75th birthday, and up to four dependant children up to their 18th birthday (provided the child is living with you or in full time education)
- ! 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 Private Account.



When does the cover start and end?

Cover for cancellation starts when you book the trip or open a Private 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 Private Account is closed or all persons covered under the policy have reached the policy age limits.



How do I cancel the contract?

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