

# Annual travel insurance

## Insurance Product Information Document



PPP HEALTHCARE

**Company:** AXA PPP healthcare Limited

**Product:** Annual Travel Insurance

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202947. Registered address 5 Old Broad Street London EC2N 1AD

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between us. Complete pre-contract and contractual information about the product will be provided in your plan documents.

### What is this type of insurance?

Travel insurance provides you with cover for cancellation and curtailment of your overseas trip and cover for your personal belongings in accordance with the terms of your plan.



#### What is insured?

- ✓ £2,000,000 Standard European (SE)/£5,000,000 Comprehensive Worldwide (CW)/£10,000,000 Luxury Worldwide (LW) for medical and additional expenses related to a medical condition.
- ✓ £1,000 (SE)/£5,000 (CW)/£7,500 (LW) for extra overseas accommodation in the event of the member's sickness or bodily injury.
- ✓ Cover for emergency dental treatment up to £750 (CW)/£1,500 (LW).
- ✓ Cover for personal baggage of £250 (SE)/£350 (CW)/£500 (LW), per single item up to £1,500 (SE and CW)/£2,500 (LW).
- ✓ £15,000 (SE)/£25,000 (CW)/£35,000 (LW) towards legal expenses in the event of the death or personal injury of the member caused by of someone else.
- ✓ Up to £15,000 (SE)/£30,000 (CW and LW) following a personal accident resulting in loss of limbs, loss of sight eyes, permanent disablement or death.
- ✓ Personal liability cover up to £1,000,000 (SE)/£2,000,000 (CW and LW) in the event of accidental injury to another person, or loss or damage to material property.
- ✓ Emergency medical repatriation and evacuation if treatment cannot be provided locally or the medical facilities are not adequate.
- ✓ Up to £2,000 for a local burial or the repatriation of mortal remains to the UK.
- ✓ Up to £100 (SE)/£150 (CW)/£200 (LW) reimbursement for the purchase of essential items if your baggage is delayed by more than 12 hours.
- ✓ £150 (SE)/£250 (CW)/£350 (LW) for replacement cash with up to £400 (SE)/£500 (CW)/£600 (LW) total for all personal money.
- ✓ £250 (SE and CW)/£350 (LW) for expenses incurred to replace a lost of passport
- ✓ Up to £3,000 (SE)/£5,000 (CW)/£7,500 (LW) for cancellation or curtailment as a result of illness, bereavement, injury, jury service, redundancy or quarantine
- ✓ Costs incurred for alternative travel arrangements as a result of the insolvency of the travel supplier covered up to



#### What is not insured?

- ✗ Any claim under the medical benefits section or cancellation or curtailment section if you have travelled against medical advice or if the insured member is terminally ill.
- ✗ Any loss that is not directly associated to the incident that causes you to claim.
- ✗ Injuries from adventure, dangerous or extreme sports that are listed as excluded.
- ✗ Any costs incurred when travelling against Foreign and Commonwealth Office advice.
- ✗ Claims arising from the insured member's malicious or unlawful act, self-exposure to needless peril or self-inflicted injury.
- ✗ Any claim under the medical benefits section or cancellation or curtailment section related to the insured member's psychiatric illness.
- ✗ Any medical expenses over £1,000 that we have not approved beforehand.



#### Are there any restrictions on cover?

- ! There is no cover for any single overseas journey which lasts, or which was planned or expected to last, more than 25 days (SE)/65 days (CW)/95 days (LW)(or any relevant lesser period) even if the period of cover crosses a renewal date.
- ! Up to 65 days (SE)/180 days (CW and LW) travel allowed per renewal year.
- ! Winter sports carried out off-piste are only covered if the Adventure Sports upgrade is chosen.
- ! A compulsory excess applies to certain benefits. The excess applies to each section, so more than one excess may be taken in respect of the same claim.
- ! You can join up to your 85th birthday and can remain on the plan so long as there is no break in cover. If you have a break in cover you can apply to re-join at any point up to your 85<sup>th</sup> birthday. If you are 85 or over you will not be able

£1,000 (SE)/£3,000 (CW)/£5,000 (LW).

- ✓ £25 (SE), £50 (CW), £75 (LW) for every 12 hours your departure is delayed, up to a maximum of £100 (SE)/£200 (CW)/£300 (LW).
- ✓ Up to £2,000 (CW)/£3,000 (LW) if you have an extended delay that results in you incurring additional travel or accommodation costs.
- ✓ Up to £500 (SE)/£1,000 (CW)/£2,000 (LW) towards the cost of reaching your destination if you miss your departure as a result of the failure of public transport or unexpected travel delays.
- ✓ £300 (CW)/£500 (LW) if you have to leave your booked accommodation due to a fire, flood or similar.
- ✓ 17 days (SE and CW)/21 days (LW) cover in a year at a winter sports resort.
- ✓ Travel within the UK.

#### Options

- Adventure sports upgrade

to re-join if you have a break in cover.



#### Where am I covered?

- Cover is provided for UK travel and overseas journeys outside of the member's home area.



#### What are my obligations?

- You must give us complete and accurate answers to any questions we may ask.
- If anything changes between the time you agreed to join and the start date you must contact us.
- You must pay any excess that applies to your plan.
- You must pay the premium on time.
- You must inform us if any of your personal details change, including your address.
- If you need to make a claim call our team of Personal Advisers to ensure your claim is covered under the plan.



#### When and how do I pay?

You can pay your premium yearly either by Direct Debit, cheque or credit card.



#### When does the cover start and end?

Your membership will start on the date you choose to accept our quote and buy your plan, which will be shown on your plan documents, and is in place for one year. If we have agreed something different with you it will be shown on your plan documents.



#### How do I cancel the contract?

You can cancel your membership by writing to or calling us within the first 14 days of receiving your membership pack. If you do this you will receive a refund of the premium you have paid provided that no claims have been paid in that time. If you do not cancel within this time, your membership will continue and will be in place for one year.