

Travel Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited

Product: Age Co Travel policy - Annual Multi Trip

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039. Registered in the UK

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

What is this type of insurance?

This policy provides protection against financial loss both before and whilst you are on a trip in respect of specific events (for example medical costs whilst abroad, cancellation, loss, theft or damage to your personal belongings). Optional covers are available, these will be shown on your policy schedule if you choose to include them.



What is insured?

- ✓ Medical expenses abroad – up to £10m
- ✓ Cancellation of a trip – up to £5,000
- ✓ Personal belongings – up to £2,500
- ✓ Missed departure, extra travel and accommodation expenses – Up to £1000
- ✓ If you cut short your trip – up to £5,000
- ✓ Delay – up to £100
- ✓ Abandonment of your trip after a 12 hour delay – up to £5,000
- ✓ Temporary loss of personal belongings – up to £250
- ✓ Winter Sports – up to 17 days

Optional cover

See your policy schedule for details of the optional cover(s) that you have selected. They may include:

- Excess waiver
- Maximum trip duration extension



What is not insured?

- ✗ Costs that you can recover from elsewhere.
- ✗ Deciding you no longer wish to travel.
- ✗ Travelling against medical advice.
- ✗ Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- ✗ The tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you (this includes their insolvency).
- ✗ Pre existing medical conditions, unless declared to us (please see declaration in policy booklet for more information).
- ✗ Travelling against government advice (for example FCO recommendations).



Are there any restrictions on cover?

- Trips must start and finish during the 12 month period of cover, and each trip must be no longer than the maximum trip duration shown on your schedule.
- You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- For trips within the UK to be covered they must include accommodation which you must pay for and has been pre-booked, or the trip involves a day trip to an offshore United Kingdom destination.
- If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.



Where am I covered?

- ✓ You are covered for travel to the country/countries as shown on your policy schedule



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



When and how do I pay?

Annually, in full, by credit/debit card or by cash/cheque/postal order at an Age Co office.



When does the cover start and end?

This policy runs for 12 months, and the start and finish dates are shown on your schedule. There is no cover in force prior to the start date.



How do I cancel the contract?

Please contact Age Co Travel Insurance to cancel your policy and find out if any fees or charges will be applied.

Cancellation within 14 days

You have 14 days from either the purchase date of the policy or the date that you receive the policy document (whichever date is later) to cancel the cover.

Cancellation after 14 days

There is no refund of premium after the 14 day period.