

Travel Insurance

Insurance Product Information Document

Inter Partner Assistance S.A. is incorporated in France as a "société anonyme" and registered at Nanterre commercial registry with registered number 316 139 500 RCS Nanterre. The head office address is 8-10 rue Paul Vaillant Couturier 92240 Malakoff, France. Inter Partner Assistance S.A. UK Branch is registered in England and Wales with registered number BR000947 and with registered address at 106-118 Station Road, Redhill, RH11PR. The liability of the company's members is limited.

Inter Partner Assistance S.A. is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Authorised by the Prudential Regulation Authority (firm reference number 1035181). 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. Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A.

Product: Travel Counsellors Ultimate Cover

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

What is this type of insurance?

Travel Insurance will provide protection against losses typically suffered whilst on holiday. A Single Trip travel insurance policy will provide cover for one trip. An Annual Multi-trip policy will provide cover for multiple holidays taken within a year period. Each holiday individually must not last longer than the trip limit you have chosen.



What is insured?

✓ Who is covered

Each person travelling on a trip who is named on the policy certificate.

✓ Cancelling or Cutting short a trip

We will pay up to £10,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios.

✓ Medical emergency and repatriation expenses

Should you become unwell whilst on a trip, we will pay up to £10,000,000 per person for your hospital and ambulance costs, limited to £250 for emergency dental treatment.

✓ Baggage

We will cover you up to £3,000 per person if your personal belongings are lost or stolen.

The following limits also apply:

- Up to £500 for any one article
- Up to £500 for the total of all valuables

✓ Personal Money

If your personal money is lost, damaged or stolen the following limits apply:

- Up to £350 for cash
- Up to £100 for cash if under the age of 18
- Up to £250 for all other personal money, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.

✓ Missed departure

We will pay up to £1,000 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.

Optional covers

- Golf Cover
- Winter Sports Cover
- Business Equipment Cover
- Wedding Cover
- Cruise Cover



What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties and/or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Any claim for regional quarantine.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Any claims relating to the insolvency of the public transport operator.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to terrorism, a pandemic or war.



Are there any restrictions on cover?

- ! You are only covered for trips which last up to or less than the maximum trip length as shown on your policy schedule.
- ! You cannot claim more than the sum insured shown in your policy documents.
- ! This cover is only available to UK residents who are registered with a GP in the UK.
- ! You can only purchase this insurance before you travel.
- ! You may need to pay an amount of each claim, known as the excess.



Where am I covered?

- ✓ This product provides cover to travel anywhere within your selected area of travel as listed on your policy schedule.
- ✓ However you will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign, Commonwealth & Development Office (FCDO) or other regulatory body has advised against travel to.



What are my obligations?

- When you purchase this insurance, you must tell us about the pre-existing medical conditions of anyone to be insured on the policy.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



When and how do I pay?

You can pay your premium as a one-off payment when you purchase this insurance.



When does the cover start and end?

For Single Trip policies - Cover in case you need to cancel your trip starts from the day you purchase a Policy. The remaining cover starts when you start your trip and ends when you return to your home.

For Annual Multi-trip policies - Cover will start on the day you select when you purchase the Policy and will end one year later. There will be no cover for any claims arising from events that happen before the start date of your Policy.



How do I cancel the contract?

You can cancel this policy at any time by contacting 0345 030 6140 or travelcounsellors@rockinsurance.com.

Depending on when you cancel your policy, the following premium refunds will be made:

- All policies: Full refund if cancelled within 14 days providing you have not travelled, made a claim or intend to make a claim.

Where cancellation of your policy is due to your inability to travel:

- Single Trip policies: Partial refund if cancelled before your trip starts (but outside of 14 days), providing you have not travelled, made a claim or intend to make a claim.
- Annual Multi-trip policies: Partial refund based on number of months remaining (outside of 14 days), providing you have not made a claim or intend to make a claim.