

# Annual travel insurance

## Insurance Product Information Document



**Company:** AXA PPP healthcare Limited

**Product:** Annual Travel Insurance for groups

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202947. Registered address 20 Gracechurch Street, London EC3V 0BG.

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 the group and AXA PPP healthcare Limited. This Insurance Product Information Document (IPID) is issued to the group, who is the policyholder of the group private medical insurance policy. Complete pre-contract and contractual information about the product will be provided in the plan documents, including the contract of insurance.

### What is this type of insurance?

Travel insurance provides cover for cancellation and curtailment of an overseas trip and cover for personal belongings as well as cover for urgent or emergency treatment of unexpected medical conditions in accordance with the terms of the plan.



#### What is insured?

- ✓ Medical and additional expenses related to a medical condition - £2,000,000 Standard European (SE)/£5,000,000 Comprehensive Worldwide (CW)/£10,000,000 Luxury Worldwide (LW).
- ✓ Additional overseas accommodation and/or transport in the event of the member's sickness or bodily injury.
- ✓ Additional accommodation and/or transport expenses, for someone to join or remain with the insured member in the event of sickness or bodily injury - £1,000 (SE)/£5,000 (CW)/£7,500 (LW).
- ✓ Cover for emergency dental treatment up to £750 (CW)/£1,500 (LW).
- ✓ Legal expenses in the event of the death or personal injury of the member caused by the fault of someone else- up to £15,000 (SE)/£25,000 (CW)/£35,000 (LW).
- ✓ Personal accident resulting in loss of limbs, loss of sight or eyes, permanent disablement or death, up to £15,000 (SE)/£30,000 (CW and LW).
- ✓ Personal liability cover in the event of accidental injury to another person, or loss or damage to material property - up to £1,000,000 (SE)/£2,000,000 (CW and LW).
- ✓ Emergency medical repatriation and evacuation if treatment cannot be provided locally or the medical facilities are not adequate.
- ✓ Cover for a local burial up to £2,000 or repatriation of mortal remains to the UK.
- ✓ Cover for personal baggage - £250 (SE)/£350 (CW)/£500 (LW), per single item up to £1,500 (SE and CW)/£2,500 (LW).
- ✓ Reimbursement for the purchase of essential items if the insured member's baggage is delayed by more than 12 hours - £100 (SE)/£150 (CW)/£200 (LW).
- ✓ £150 (SE)/£250 (CW)/£350 (LW) for replacement cash with up to £400 (SE)/£500 (CW)/£600 (LW) total for all personal money.
- ✓ Expenses incurred to replace a lost passport - £250 (SE/CW)/£350 (LW).



#### What is not insured?

- ✗ Any claim under the medical benefits section or cancellation or curtailment section if a member travels against medical advice.
- ✗ 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 a pandemic.
- ✗ If the insured member is terminally ill we will not pay claims under the medical benefits section or cancellation or curtailment section caused directly or indirectly by that terminal illness.  
However, if a member needs cover for this exclusion, details of providers that may cover terminal illness can be found in the MaPS Travel Directory <https://traveldirectory.moneyadviceservice.org.uk/en> or by calling 0800 138 7777. This provides information and helps find specialist insurers that provide affordable insurance for consumers with pre-existing medical conditions.
- ✗ Any loss that is not directly associated to the incident that causes the member to claim.
- ✗ Injuries from adventure, dangerous or extreme sports that are listed as excluded.
- ✗ Any costs incurred when travelling against Foreign, Commonwealth and Development Office advice.
- ✗ Claims arising from the insured member's malicious or unlawful act, self-exposure to needless peril or self-inflicted injury.
- ✗ Any medical expenses over £1,000 that we have not approved beforehand.
- ✗ There is no cover for any overseas trip that commences before the plan start date.



#### 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

- ✓ Cancellation or curtailment as a result of illness, bereavement, injury, jury service, redundancy or quarantine - up to £3,000 (SE)/£5,000 (CW)/£7,500 (LW).
- ✓ Costs incurred for alternative travel arrangements as a result of the insolvency of the travel supplier covered up to £1,000 (SE)/£3,000 (CW)/£5,000 (LW).
- ✓ £25 (SE)/£50 (CW)/£75 (LW) for every 12 hours the member's departure is delayed, up to a maximum of £100 (SE)/£200 (CW)/£300 (LW).
- ✓ If there is an extended delay that results in the member incurring additional travel or accommodation costs – up to £2,000 (CW)/£3,000 (LW).
- ✓ Costs incurred in reaching the destination if the insured member misses their departure as a result of the failure of public transport or unexpected travel delays - £500 (SE)/£1,000 (CW)/£2,000 (LW).
- ✓ If the member has to leave their booked accommodation due to a fire, flood or similar - £300 (CW)/£500 (LW).
- ✓ 17 days (SE and CW)/21 days (LW) cover in a year at a winter sports resort.
- ✓ Travel within the UK.

#### **Optional cover**

- Adventure Sports upgrade

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 85<sup>th</sup> 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 to re-join if you have a break in cover.



#### **Where am I covered?**

- ✓ Cover is provided for 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 the group agreed to enter into the group insurance contract and the start date, you must contact us.
- The premium must be paid on time.
- You must meet the terms set out in the group insurance contract.



#### **When and how do I pay?**

The group premium can be paid yearly by Direct Debit, credit card or bank transfer or monthly by Direct Debit.



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

Your membership will start on your chosen start date and lasts for one year. Your start date will be shown on your plan documents.



#### **How do I cancel the contract?**

The group insurance contract can be cancelled by writing to or calling us within the first 14 days after the start or renewal date. If this is done, the group will receive a refund of the premium that has been paid provided that no claims have been paid in that time. If the group insurance contract is not cancelled within this time, it will continue so long as the group premium continues to be paid.