

# Travel Insurance



## Insurance Product Information Document

**Company:** AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance, a trading name of AWP Assistance UK Ltd

**Registered office in England:** PO Box 74005, 60, Gracechurch Street, London, EC3P 3DS.

**Registration No:** 1710361, authorised in France and the UK and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

**Product:** DFDS Travel Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

## What is this type of Insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



### What is insured?

- ✓ **Cancellation or Curtailment** - Loss of pre-paid travel and accommodation expenses.
  - ✓ **Emergency medical expenses** - hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
  - ✓ **Hospital stay benefit** - A benefit if you require in patient hospital treatment.
  - ✓ **Personal accident** - Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey.
  - ✓ **Travel delay** - A benefit after a major delay to outbound or return transport at the departure point. Alternatively the costs to abandon your journey on the outbound leg only.
  - ✓ **Missed departure** - Extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
  - ✓ **Baggage** - Items lost, stolen or damaged on your journey.
  - ✓ **Personal money** - Money, travellers cheques and travel tickets lost, stolen or damaged on your journey.
  - ✓ **Loss of passport** - Costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
  - ✓ **Personal liability** - Costs for accidental injury or damage you are held legally liable to pay to a third party.
  - ✓ **Legal Expenses** - Costs for claiming for damages or compensation for negligence against a third party.
  - ✓ **Transport disruption** - Additional transport and accommodation costs.
  - ✓ **Tents and camping equipment** - Loss, theft or damage.
- The following sections only apply if you have paid the appropriate wintersports premium:
- ✓ **Ski equipment** - Loss, theft or damage to owned or hired
  - ✓ **Ski pack** - Accidental injury, sickness, loss or theft preventing skiing.
  - ✓ **Piste closure** - transport to alternative resort including additional ski pass costs or compensation if no alternative available



### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and inner sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each insured person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.



### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

You are covered for trips within the UK, Channel Islands, the Isle of Man, Ireland, the continent of Europe West of the Ural mountains, any country with a Mediterranean coastline, the Canary Islands, Madeira and Iceland.

See the Territorial limits section of the Policy Wording for full details.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact the issuing agent.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.