

# Travel Insurance

## Insurance Product Information Document



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Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR  
Inter Partner Assistance S.A. is part of the AXA Group.

**Company:** Inter Partner Assistance S.A

**Product:** Outbacker Silver Travel Insurance

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 a trip.

A Single Trip travel insurance policy will provide cover for one trip.



#### What is insured?

- ✓ **Who is covered**  
You and/or any named person.
- ✓ **Cancellation or curtailment charges and early return**  
We will pay you up to £2,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.
- ✓ **Medical emergency and other expenses**  
Should you become unwell whilst on your trip, we will pay you up to £15,000,000 for your hospital, ambulance and medical repatriation costs including up to £250 per person for emergency dental costs.
- ✓ **Personal belongings**  
We will cover you if your personal belongings are lost or stolen up to £1,500 per person. The following limits also apply:
  - Up to £150 for any one article
  - Up to £150 for the total for all valuables.
- ✓ **Personal money**  
If your personal money is lost, damaged or stolen the following limits apply:
  - Up to £400 for cash
  - Up to £250 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Missed Departure**  
We will pay up to £500 per person for additional transport costs if you miss your public transport from or to UK as a result of one of a number of covered scenarios.
- ✓ **\*Gadgets**  
**Optional Cover** – Subject to an additional premium being paid cover is available for Extended Gadget Cover  
**\*Please note** this section of cover is underwritten by Collinson Insurance.



#### 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.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties 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.
- ✗ 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 pre-existing medical conditions.
- ✗ 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.
- ✗ 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.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £150. If more than one insured person on this policy is claiming, a limit of £300 will apply.
- ! You are covered for a return trip to the UK with a maximum duration of 14 days. Cover ceases when you arrive at the departure point and resumes when you exit the airport at your overseas destination.
- ! 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.



### Where am I covered?

- ✓ This product provides cover to travel to the region stated in your schedule providing:
- ✓ You have declared all the countries you intend to visit; and
- ✓ You are not travelling against the advice of the Foreign Commonwealth & Development Office (FCDO) or other regulatory body.



### What are my obligations?

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



### When does the cover start and end?

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.



### How do I cancel the contract?

You are free to cancel this policy at any time. If you wish to cancel within 14 days of the policy purchase date, you may do so by contacting us on 0203 4754682, via the customer zone, by emailing [travel@outbackerinsurance.com](mailto:travel@outbackerinsurance.com) or writing to us.

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

- Full refund if you cancel within 14 days of the policy purchase date providing you have not travelled, no claim has been made and you do not intend to make a claim.
- If you cancel after the first 14 days of the policy purchase date we will refund a proportionate amount based on the time you have held the policy.

Otherwise no refund of premium will be made.