

Travel Insurance

Insurance Product Information Document

Insurer: AWP P&C SA is registered in France (Registration no: 519490080 RCS) with its registered office at 7 Rue Dora Maar, 93400 Saint-Ouen, and is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Products: Worldwide Travel Insurance – Longstay Travel Insurance – Budget Cover

This document provides a basic summary of the cover provided by the policy. The full terms and conditions are shown in the policy document, which you should read carefully to make sure you have the cover you need.

What is this type of insurance?

This is travel insurance available on a single trip basis. The insurance provides cover for people for various events while they are travelling on their trip.



What is insured?

- ✓ **Emergency medical/ dental cover abroad:** hospital fees and dental costs if taken ill or injured during your trip.
- ✓ **Emergency transport:** transporting you to the nearest appropriate medical facility if taken ill or injured during your trip, repatriation (returning you home) or funeral costs.
- ✓ **Personal liability:** costs for injury or damage you cause to a person or their property.
- ✓ **Travel services during your trip:** Assistance in finding a doctor or medical facility.
- ✓ **Loss of travel documents:** costs to get temporary documents on your trip plus a refund of the value of the period remaining on the lost passport.



What is not insured?

- ✗ Claims where you cannot provide enough 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 sub-limits when these apply) shown in the cover summary.
- ✗ The policy excess that applies.
- ✗ Circumstances you knew about before taking out the policy or booking your trip (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.
- ✗ Claims caused as a direct or indirect result of something you are claiming for, such as loss of earning as a result of being delayed in returning home.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under Emergency medical/ dental cover abroad and Emergency transport sections.



Are there any restrictions on cover?

- ! Cover is only available to people who live in the UK, the Channel Islands or the Isle of Man.
- ! Claims relating to pre-existing medical conditions may be excluded if you have not told us about them and we have not agreed in writing to cover it.
- ! You must be fit to travel on your trip and not travel against the advice of a doctor or where you would have been if you had sought their advice before commencing your trip.
- ! Your policy contains a limit on the age of the insured people. Cover is only available to people aged up to and including 49 years on the date of departure.
- ! There is a limit on the length of a trip 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 can choose the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown in your policy schedule. If you wish to discuss this further, please contact Worldwide Travel Insurance Services Limited on **01892 833 338**.

Provided you follow any advice or recommendation made by the government in your country of residence and in any country you are travelling from, to or through, you will be covered in the area or country shown on your policy schedule. It is your responsibility to check the latest advice from the FCDO prior to commencing your trip. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).



What are my obligations?

- Answer any questions as truthfully and accurately as possible.
- It is important that you provide us with any information likely to affect the assessment and acceptance of your travel insurance.
- Read your policy carefully to make sure 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 keep any claim to a minimum.



When and how do I pay?

You will need to pay your premium in full for cover to apply. All cover will end if you do not pay the premium in full or if the policy is cancelled.

Payment can be made by debit or credit card and you can do this online or by contacting Worldwide Travel Insurance Services Limited on **01892 833 338**.



When does the cover start and end?

Once you have bought your policy, cover starts when you begin your trip and finishes at the end of your trip. The start and end dates of your trip will be shown on your policy schedule.

Cover for all trips must begin and end in your country of residence and cover cannot start after you have already begun your trip.



How do I cancel the Contract?

Important - We will not refund the premium if you have travelled on the policy, or if you have made or if you intend to make a claim, or an incident has occurred which is likely to give rise to a claim.

To cancel your policy, please phone Worldwide Travel Insurance Services Limited on **01892 833 338** or email customerservices@worldwideinsure.com. Alternatively, you can write to: Worldwide Travel Insurance Services Limited, Business Centre, 1-7 Commercial Road, Paddock Wood, Tonbridge, Kent, TN12 6YT.

1. If you wish to cancel the policy within the 14-day cooling off period

If you decide this cover is not suitable for you and you want to cancel your policy you must contact Worldwide Travel Insurance Services Limited within 14 days of buying the policy or the date you receive your policy documents. Any premium already paid will be refunded to you in full.

2. If you wish to cancel the policy outside the 14-day cooling off period

If you cancel the policy at any time after the 14 day cooling off period, you will not be entitled to any refund.