

# Travel Insurance

## Insurance Product Information Document

Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

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:** Puffin Silver, Gold & Platinum

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.



#### What is insured?

- ✓ **Who is covered**  
Each person travelling on a trip who is named on the policy schedule.
- ✓ **Cancelling or Cutting short your Trip**  
Up to the amount shown in the table of benefits if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.
- ✓ **Medical Emergency and Repatriation Expenses**  
Up to the amounts shown in the Table of Benefits for expenses which are necessarily incurred during a trip as a result of you suffering unforeseen injury due to an accident, illness, disease and/or compulsory quarantine.
- ✓ **Disruption or Delay to Travel Plans**  
Missed Departure: up to the amount shown in the Table of Benefits if you fail to arrive at the departure point in time to board the public transport on which you are booked to travel as a result of one of a number of covered scenarios.  
Delayed Arrival: up to the amount shown in the Table of Benefits for any delay you suffer if you arrive later than planned at your destination due to a delay of public transport.  
Travel Disruption: up to the amount shown in the Table of Benefits for your reasonable additional accommodation and public transport travel expenses (up to the standard of your original booking) so that you may continue your trip if your trip is disrupted as a result of one of a number of covered scenarios.
- ✓ **Personal Belongings and Money**  
Up to the amount shown in the Table of Benefits for covered items if they are accidentally lost, damaged or stolen whilst on your trip.
- ✓ **Legal and Liability**  
Legal expenses and assistance: up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes you injury due to an accident, illness or death.  
Personal Liability: up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from a covered scenario.
- ✓ **Personal Accident**  
We will pay one of the benefits shown in the Table of Benefits if you sustain injury due to an accident which solely and independently of any other cause, result within two years either in your death, loss of limb, loss of sight or permanent total disablement.

#### Optional covers

Winter Sports, Gadget Add-on and Cruise Cover

*Table of Benefits is in the policy wording.*



#### 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 and/or accommodation provider



#### Are there any restrictions on cover?

- ! Where you have selected an annual multi trip policy the maximum duration of any on trip is:
  - Silver and Gold policies: 32 consecutive days
  - Platinum policies: 45 consecutive days.If any trip exceeds this duration, there is no cover under this policy for any additional days over that period.
- ! Your policy is valid for travel within your home area where you have least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from your home, or travelling abroad where the trip starts and finishes in the UK.
- ! Your policy covers only persons permanently resident in the UK and registered with a UK GP
- ! Claims will only be considered if the cause of the claim falls within the insurance period.
- ! You may need to pay an amount of each claim, known as the excess.
- ! You can only purchase this insurance before you travel.



### Where am I covered?

- ✓ This product is available to provide cover to travel worldwide, your chosen area of cover will be shown 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.
- All persons covered by your policy must take reasonable steps to prevent loss, theft or damage to everything covered under your policy.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an accident, illness or disease which requires your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and cost 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?

- If annual multi trip cover is selected: cover is provided for the 12 month period as stated in the policy schedule. During this period any trip not exceeding the maximum days shown in your policy schedule is covered. Under annual multi trip policies Section 1 - Cancelling or cutting short a trip cover will start from the date stated in the policy schedule or the time of booking any trip (whichever is the later date).
- If single trip cover is selected: cover is provided for the period of the trip and finishes when the trip ends, providing the trip doesn't exceed the period shown in the policy schedule. Under these policies you will be covered under Section 1 - Cancelling or cutting short a trip from the time you pay the premium



### 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 start date or the receipt of the policy documents whichever is the later, you may do so by contacting us for a full refund providing you have not travelled and no claim has been made.

If you wish to cancel outside of 14 days, a partial refund may be available depending on the cancellation reason and length of time left on your policy.

All premium refunds are subject to you not having travelled or claimed

# Gadget Insurance

## Insurance Product Information Document



**Company:** Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859.  
You can check this on the Financial Services Register by visiting: <https://register.fca.org.uk>

**Product:** Travel insurance Gadget Add-on Insurance Policy

You will be provided with a Schedule of Insurance and a Policy Terms and Conditions handbook which together form your contract of insurance. Please read these documents together and in full to understand your cover. If you have any queries, please contact us.

### What is this type of Insurance?

Gadget Insurance. A policy that offers protection for multiple types of portable electronic devices which belong to you, or a business where you have the relevant authority and responsibility to use and insure the gadget(s) owned by the business. Confirmation of this will be required in the event of a claim.

For the purpose of this policy a gadget can be any of the following items: Mobile Phones, Smart Phones, Laptops (including Custom Built), Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).



### What is insured?

- ✓ **Accidental Damage** - The sudden unforeseen accidental damage to your gadget.
- ✓ **Theft** - The taking of the gadget by a third party with the intention of permanently depriving you of it, using force, threat of violence or by pickpocket. Theft claims must also be accompanied by a valid Police crime reference report. Loss property reports and numbers on their own will not be accepted in support of a theft claim. You need to report the theft to the local Police authorities and your network provider (if applicable) within 24 hours of discovering the incident.
- ✓ **Loss** - Where your gadget has been accidentally left by you in a location and you are permanently deprived of its use. You need to report the loss to the local Police authorities and your network provider (if applicable) within 24 hours of discovering the incident.
- ✓ **Liquid Damage** - Unforeseen liquid ingress resulting in damage to your gadget.
- ✓ **Cracked Screen** - Damage to the screen, or rear glass, on your gadget that affects normal use or is a safety issue.
- ✓ **Malicious Damage** - The intentional or deliberate actions of another party, not including you or any other person named on your policy certificate, which causes damage to your gadget



### 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.
- ✗ Any claim that occurs whilst not on a trip.
- ✗ Malicious damage caused by insured or any other person named on your policy certificate.
- ✗ Mechanical breakdown of any kind.
- ✗ Any damage, theft or loss of the gadget left as checked in baggage or in possession of any third party.
- ✗ Any gadget where you are unable to provide proof of purchase, and a signed letter from the original owner if you purchased your gadget second hand or the gadget was gifted to you.
- ✗ Any gadget that is not in good condition and full working order at the start of your trip.
- ✗ Any cosmetic damage to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting.
- ✗ Any damage, theft or loss of accessories.
- ✗ Repairs carried out by any third party not authorised by us.



### Are there any restrictions on cover?

- ! Cover is for you or any other person named on your policy certificate.
- ! You cannot claim for any amount greater than the replacement value of the gadget.
- ! Your policy is not valid if purchased outside of the United Kingdom.
- ! Any voided manufacturer's warranty will not automatically be reinstated. All repairs are provided with a 3-month warranty and replacements with a 12-month warranty.
- ! Any excess payable must be paid by you. The amount payable can be found within your policy wording.



### Where am I covered?

- ✓ Cover is worldwide, subject to the territorial limits specified on your travel policy certificate.



### What are my obligations?

- Read your policy carefully to ensure you have the cover appropriate to your needs.
- You should take reasonable care to protect your gadgets against accident, theft or loss.
- Your policy has an excess payable in the event of a claim, ensure you are aware of the amount.
- In the event of a claim you will need to provide the following:
  - **Proof of Purchase** - the purchase receipt provided at the point of sale that gives details of the gadget(s) purchased (including any accessories), or similar documents that provide proof that you own the gadget(s) and enables the age of the gadget(s) to be reasonably identified. The receipt should include confirmation of the IMEI or serial number of the gadget(s) (where possible) and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas). Delivery notes are not an acceptable form of proof of purchase.
  - **Proof of Usage** - Evidence that shows the gadget has been in use since policy inception and up to the event giving rise to the claim. Where the gadget is a mobile phone this evidence can be obtained from your Network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairer.
  - **Photographic ID** - To assist with the combating of insurance fraud.
  - **Proof of Address** - To assist with the combating of insurance fraud.
  - **Proof of Travel** - If the event occurred outside of the UK.
  - **Police Report** - In the event that the gadget has sustained malicious damage by a third party. Theft and loss claims must also be accompanied by a valid Police reference report, loss property reports and numbers on their own will not be accepted in support of a Theft claim



### When and how do I pay?

You pay your premium as part of the total premium payable for your travel insurance policy.



### When does the cover start and end?

This insurance policy is designed to cover you for the duration of your trip(s). The dates are shown on your Validation Certificate.



### How do I cancel the contract?

This policy forms part of an overall travel insurance policy, please contact your insurer to cancel cover. Should you cancel your travel insurance policy this gadget policy will also be cancelled.

There will be no refund if a claim has been made under this policy or if the trip has started.