

Travel Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA website.

Product: Big Cat Travel Insurance Policy (Budget Cover)

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, available on a single basis, with optional sections of cover. It covers you while travelling, for various events such as: medical emergencies; personal accident; lost or stolen passport and legal expenses.



What is insured?

- ✓ **Emergency medical expenses** - Up to £2 million in total for diagnostic tests, treatment, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- ✓ **Personal liability** - Up to £1 million costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Personal accident** - Up to £10,000 compensation if you lose your sight or limb, or are unable to ever work again and up to £5,000 compensation if you die following an accident on your journey.
- ✓ **Loss of passport or visas** - Up to £150 in total for costs to obtain temporary documents on your journey.
- ✓ **Legal expenses** - Up to £7,500 legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.
- ✓ **Personal effects** - Up to £1,000 in total for items lost, stolen or damaged on your journey.
- ✓ ***End supplier failure** - Up to £1,000 cover if the booked airline (or other travel provider) fails financially.

Optional cover - Subject to an extra premium being paid, cover is available for Valuables / gadget pack, Winter sports and Car hire excess waiver.

* End supplier failure cover is underwritten by Liberty Mutual Insurance Europe SE.



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 the appropriate premium has been paid or we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later) and which could reasonably have been expected to give rise to a claim, unless the insurers agree to it in writing.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings while you convalesce following an injury abroad.
- ✗ Claims arising from your use or abuse of solvents or drugs (unless medically prescribed), or the effects of alcohol.
- ✗ Claims arising from an epidemic or pandemic, except for the cover described under the Emergency medical, expenses section and where selected the Winter sports section.



Are there any restrictions on cover?

- ! Claims relating to existing medical conditions may be excluded.
- ! The policy has an age limit and certain levels of cover may be restricted according to the age of the insured person. You must be aged 50 years or under at the date your policy premium is paid.
- ! 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 select 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 unless this is within the permitted stop over allowance described. The area you have chosen will be shown on your insurance confirmation.

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. 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 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?

The cover for all sections starts at the beginning of your journey and finishes at the end of your journey.

If you have paid the extra premium to make a temporary return home during your trip, cover is temporarily suspended while you are in your home country.



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, contact your 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.