

Annual travel insurance

Insurance Product Information Document



Company: AXA PPP healthcare Limited

Product: Travel Cover for groups

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 202947. Registered address 20 Gracechurch Street, London EC3V 0BG.

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between the group and AXA PPP healthcare Limited. This Insurance Product Information Document (IPID) is issued to the group, who is the policyholder of the group private medical insurance policy. Complete pre-contract and contractual information about the product will be provided in the plan documents, including the contract of insurance.

What is this type of insurance?

Travel insurance provides cover for cancellation and curtailment of an overseas trip, cover for personal belongings and cover for urgent or emergency treatment of unexpected medical conditions in accordance with the terms of the plan.



What is insured?

- ✓ Medical and additional expenses related to a medical condition - £5,000,000.
- ✓ Extra overseas accommodation and/or transport in the event of the member's sickness or bodily injury.
- ✓ Additional overseas accommodation and/or transport expenses, for someone to join or remain with the insured member in the event of sickness or bodily injury - £5,000.
- ✓ Cover for emergency dental treatment up to £750.
- ✓ Legal expenses in the event of the death or personal injury of the member caused by the fault of someone else – up to £25,000.
- ✓ Personal accident resulting in loss of limbs, loss of sight or eyes, permanent disablement or death - up to £30,000.
- ✓ Personal liability cover in the event of accidental injury to another person or loss or damage to material property - up to £2,000,000.
- ✓ Emergency medical repatriation and evacuation if treatment cannot be provided locally or the medical facilities are not adequate.
- ✓ Cover for a local burial up to £2,000 or repatriation of mortal remains to the UK.
- ✓ Cover for personal baggage - £350 per single item - up to £1,500.
- ✓ Reimbursement for the purchase of essential items if the insured member's baggage is delayed by more than 12 hours – up to £150.
- ✓ £250 for replacement cash with up to £500 total for all personal money.
- ✓ Expenses incurred to replace a lost passport - £250.
- ✓ Cancellation or curtailment as a result of illness, bereavement, injury, jury service, redundancy or quarantine - up to £5,000.
- ✓ Costs incurred for alternative travel arrangements as a result of the insolvency of the travel supplier covered - up to £3,000.
- ✓ £50 for every 12 hours the member's departure is delayed, up to a maximum of £200.



What is not insured?

- ✗ Any claim under the medical benefits section or cancellation or curtailment section if the insured member has travelled against medical advice.
- ✗ 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.
- ✗ If the insured member is terminally ill we will not pay claims under the medical benefits section or cancellation or curtailment section caused directly or indirectly by that terminal illness.
However, if a member needs cover for this exclusion, details of providers that may cover terminal illness can be found in the MaPS Travel Directory <https://traveldirectory.moneyadvice.service.org.uk/en> or by calling 0800 138 7777. This provides information and helps find specialist insurers that provide affordable insurance for consumers with pre-existing medical conditions.
- ✗ Any losses that is not directly associated to the incident that causes the member to claim.
- ✗ Injuries from adventure, dangerous or extreme sports that are listed as excluded.
- ✗ Any costs incurred when travelling against the advice of the Foreign, Commonwealth and Development Office.
- ✗ Claims arising from the insured member's malicious or unlawful act, self-exposure to needless peril or self-inflicted injury.
- ✗ Any medical expenses over £1,000 that we have not approved beforehand.
- ✗ There is no cover for any overseas trip that commences before the plan start date.



Are there any restrictions on cover?

- ! There is no cover for any single overseas journey which lasts, or which was planned or expected to last, more than 65 days (or any relevant lesser period) even if the period of cover crosses a renewal date.

- ✓ If there is an extended delay that results in the member incurring additional travel or accommodation costs - up to £2,000.
- ✓ Costs incurred in reaching the destination if the insured member misses their departure as a result of the failure of public transport or unexpected travel delays – up to £1,000.
- ✓ If the member has to leave their booked accommodation due to a fire, flood or similar - £300.
- ✓ 17 days cover in a year at a winter sports resort.
- ✓ Travel within the UK.

Optional cover

- Adventure Sports upgrade

- ! Up to 180 days travel allowed per renewal year.
- ! Winter sports carried out off-piste are only covered if the Adventure Sports upgrade is chosen.
- ! A compulsory excess applies to certain benefits. The excess applies to each section, so more than one excess may be taken in respect of the same claim.
- ! You can join up to your 85th birthday and can remain on the plan so long as there is no break in cover. If you have a break in cover you can apply to re-join at any point up to your 85th birthday. If you are 85 or over you will not be able to re-join if you have a break in cover.



Where am I covered?

- ✓ Cover is provided for overseas journeys outside of the member's home area.



What are my obligations?

- You must give us complete and accurate answers to any questions we may ask.
- If anything changes between the time the group agreed to enter into the group insurance contract and the start date, you must contact us.
- The premium must be paid on time.
- You must meet the terms set out in the group insurance contract.



When and how do I pay?

The group premium can be paid yearly by Direct Debit, credit card or bank transfer or monthly by Direct Debit.



When does the cover start and end?

The group policy will start on the date shown in the certificate of insurance, and is in place for one year.



How do I cancel the contract?

The group travel insurance is provided alongside your private medical insurance and is not available independently. The group can cancel both the travel insurance membership and associated private medical insurance membership by writing to or calling us within 14 days after the start or renewal date. Please see your Group Insurance Contract for your cancellation rights.