

# Travel Insurance

## Insurance Product Information Document

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Product: Eurostar Comprehensive Travel Insurance Policy

**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 trip or one-way trip basis, which covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; and lost or stolen possessions.



#### What is insured?

- ✓ **Trip cancellation** - Up to £1,500 for reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Trip interruption** - Up to £1,500 for reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). A limit of up to £100 per person, per night applies for extra accommodation expenses.
- ✓ **Travel delay** - Up to £200 for reimbursement of extra expenses due to a transportation delay during a trip by more than 3 hours from the original departure time. A minimum delay period of 3 hours applies to certain benefits.
- ✓ **Baggage** - Up to £1,000 for reimbursement in case of damage, theft or loss of items (an overall limit of £500 applies for high value items).
- ✓ **Emergency medical/dental cover abroad and Emergency transport** - Up to £1 million for advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). An inner limits apply to certain benefits, including a limit of up to £200 for dental cover.
- ✓ **Travel services during your trip** - Assistance in finding a doctor or medical facility.



#### What is not insured?

- ✗ Events occurring outside the validity dates shown on the policy confirmation document.
- ✗ Claims arising from an event you had prior knowledge of before taking out the insurance or booking a trip (whichever is later).
- ✗ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by you or with your agreement.
- ✗ An epidemic or pandemic except as expressly stated under Trip cancellation, Trip interruption, Emergency medical/dental cover abroad and Emergency transportation sections.
- ✗ Claims relating to (non-individual) epidemic and/or pandemic events.
- ✗ Claims arising due to pre-existing medical conditions, unless the conditions under the Health declaration and health exclusions section are met.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ Claims resulting from you not having your passport



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man who are aged 80 or under.
- ! Trips solely within your country of residence must be more than 70 miles from your primary residence or include an overnight stay.
- ! There is a limit on the length of the trips that can be covered of 90 days.
- ! Financial limits apply to each benefit section.
- ! The policy contains General Conditions that you have to meet for cover to apply and some sections contain conditions specific to that section.
- ! General exclusions apply to the whole policy and some sections contains exclusions specific to that section.



## Where am I covered?

- ✓ Benefits apply in any country within Europe but trips within your country of residence will require you to be more than 70 miles from your primary residence or have pre-booked overnight accommodation.

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://gov.uk/foreign-travel-advice)



## What are my obligations?

- Please read the policy carefully to ensure you have the cover you need.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.
- You must report any theft, damage or loss to the police within 24 hours of discovery or, where applicable, to your travel carrier.

### **In the event of a claim, to avoid claims being reduced or refused, you must:**

- Contact us as soon as possible after an event arises and provide us with all supporting documents needed to process the claim.
- Inform the insurer if you have more than one insurance that may cover the same event.



## 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 Cancellation benefit for your trip begins from the start date shown on your confirmation of insurance or the date the trip was booked (whichever is later) and ends on the earliest of the following:

- When the trip starts; or
- On the end date shown on your confirmation of insurance.

Other benefits begin when you leave your primary residence to start your trip. Cover ends at the earliest of the following:

- When you return to your primary residence;
- On the end date shown on your confirmation of insurance;
- Upon exceeding the maximum per trip length of 90 consecutive days; or
- For one-way trips at 23:59 on the day after your departure date.



## 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, and you purchased your insurance at the same time as your Eurostar™ ticket you should call Eurostar™ on **03432 186 186** otherwise call **0371 200 2457** or write to Allianz Partners, 102 George Street, Croydon, CR9 6HD.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will not refund your premium if you wish to cancel your policy.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.