

# Travel Insurance

## Insurance Product Information Document

**Company: U K Insurance Limited Product: FlexPlus Worldwide Family Travel Insurance**

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the cover and main exclusions of the travel insurance included with this account and is not personalised to you. Additional information is available before you open the account and details of any additional upgrades you purchase will be in documentation sent to you.

### What is this type of insurance?

This travel insurance includes cover for emergency medical and travel expenses, cancellation or cutting short your trip, missed, delayed or abandoned departures, lost, stolen or damaged belongings and personal liability cover.



### What is insured?

All limits are per insured person unless otherwise stated

Please note limitations and exclusions apply. See the policy terms and conditions for further information.

- ✓ Emergency medical expenses abroad including cover to bring you home up to £10,000,000
- ✓ Cancellation or cutting short your trip up to £5,000
- ✓ Delayed departure up to £250
- ✓ Delayed return up to £500 for additional costs
- ✓ Missed international departure or connection up to £1,000 (Up to £500 for trips within the UK)
- ✓ Abandoned outbound departure up to £5,000
- ✓ Personal Belongings cover up to £1,500 (£300 limit per single item, £500 total valuables limit and £100 consumable items limit)
- ✓ Money cover up to £500, cash limit of £300 (£100 if aged under 17)
- ✓ Legal costs up to £50,000
- ✓ Personal accident cover of £25,000 for total permanent disablement, loss of limb, loss of sight, or death (£2,000 for death if aged under 18)
- ✓ Personal liability up to £2,000,000
- ✓ Obtaining emergency replacement travel documents up to £750

Cover is available for account holders, their partner and dependent children to travel together or independently of each other

#### Optional cover available to be purchased from the insurer

- Medical conditions – cover is available for some pre-existing medical conditions
- Age extension – cover is only available for anyone aged 70 or older if an age extension upgrade is purchased
- Trip extension – extend your cover beyond 31 days for longer trips
- Cancellation extension – extend the cover for cancellation for trips costing more than £5,000 per insured person
- Hazardous activities – extend cover for some specialist activities
- Extended personal belongings cover - higher limits than provided by the standard cover



### What is not insured?

- ✗ Any claim resulting from a pre-existing medical condition, unless you had already told us about the condition and we had agreed to cover it in writing
- ✗ Any claim for cancelling or cutting short your trip because of a medical condition of a close relative or travelling companion who has been or is waiting for treatment as an in-patient in the last 12 months or given a terminal prognosis
- ✗ Any claim for cancelling or cutting short your trip resulting from you not wanting to travel or enjoying your trip
- ✗ Any claim for medical expenses when travelling against medical advice or specifically to get medical advice or treatment
- ✗ Any claim for expenses for a person not insured by this policy regardless of who has incurred the expenses
- ✗ Any expenses that you can recover from elsewhere
- ✗ Any claim for cancellation that happens when you do not have the correct passport or visa for your trip
- ✗ Any claim resulting from the failure of your travel provider (except where that provider is the end supplier)
- ✗ Any claim made as a result of you drinking so much alcohol that your judgment is seriously affected
- ✗ Any claim for belongings where you have not taken steps to prevent loss
- ✗ Any trips to a country or areas where the Foreign & Commonwealth Office has advised against 'all travel'
- ✗ Any claim made as a result of you putting yourself in danger



## What is insured?

continued optional cover

- Cruise cover – additional cruise-specific extensions to the standard cover
- Guest cover



## Are there any restrictions on cover?

- ! You must be a permanent resident of the United Kingdom, the Channel Islands or the Isle of Man. A UK resident is someone who is registered with a UK GP and spends at least 6 months of any 12 month period in the UK
- ! Trips are limited to 31 days (unless you purchase a trip extension)
- ! Trips started before taking out the account are not covered
- ! Customers aged 70 or older must purchase an age extension in order to benefit from cover
- ! Trips within the UK, Channel Islands and Isle of Man must be for a minimum of 2 consecutive nights staying at a commercially operated premises
- ! An excess may be payable and amounts may differ depending on the type of claim you make
- ! Trips must start and end in the United Kingdom, Channel Islands or Isle of Man
- ! We will not pay a claim where you no longer hold an eligible account to receive the benefit of this policy
- ! Dependent children must be under 18 at the start of the trip or under 24 if in full time education, living at the account holder's address or with their other parent, and are unmarried and not in a civil partnership



## Where am I covered?

- ✓ You are covered for worldwide travel



## What are my obligations?

- Check any documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

Cover is provided as part of your FlexPlus account benefit package, the fee for which Nationwide will have advised you of and will debit from your account each month. Payments for cover upgrades purchased from U K Insurance Limited can be made by credit or debit card.



## When does the cover start and end?

The insurance cover will start immediately on the date that your FlexPlus account is opened and will continue for the duration that your account remains open, subject to your eligibility. Cover will end immediately on the date that the FlexPlus Account is closed or cancelled by you or us.

Any upgrades purchased to extend your cover are only valid whilst your FlexPlus account remains open. Upgrades start and end dates will be provided at point of purchase from U K Insurance Limited.



## How do I cancel the contract?

The terms and conditions of your FlexPlus account means that it is not possible to cancel any of the individual account benefits. If you want to end any of the FlexPlus benefits you will need to close your FlexPlus account at which point all account benefits, including insurance policies, will cease.

This policy forms part of your account and if you choose to cancel this element then no refund will be due.

Upgrades that you have purchased can be cancelled by contacting the insurer over the phone within the 14 day cooling off period. A refund will only be given if a claim has not been made and you are within the cooling off period.