

# Travel Insurance



## Insurance Product Information Document

**Company:** American International Group UK Limited

**Product:** Fly-Sure – Annual Multi Trip Travel Insurance

Sold and distributed by: Fly-Sure, a trading name of Arthur J. Gallagher Insurance Brokers Limited. Administered by: Just Insurance Agents Limited. Registered in England and Wales number 05399196. Registered office: Victoria House, Toward Road, Sunderland, SR1 2QF. Authorised and regulated by the Financial Conduct Authority under reference 610022.

Underwritten by: American International Group UK Limited. Registered in the United Kingdom (number 10737370). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

**What is this type of insurance?** Annual Multi Trip Travel Insurance will provide protection against losses typically suffered whilst on multiple holiday trips taken within a 12 month period.

You can find complete information about the policy in your policy schedule and policy documentation. These give your levels of cover and your benefit limits. It also provides information about other companies providing insurance. Section 26 - End Supplier Failure cover is administered by International Passenger Protection and underwritten by certain underwriter's at Lloyd's. Section 27 - Travel Dispute cover is administered by Legal Insurance Management and is underwritten by Royal Sun Alliance plc.



### What is insured?

*The provision and amounts of cover are variable depending on the level of cover chosen.*

- ✓ Cancellation, curtailment
- ✓ Medical & Repatriation expenses, hospitalisation & emergency travel expenses
- ✓ UK Hospital transfer & additional expenses
- ✓ Personal effects & Baggage
- ✓ Money, Cash, Loss of passport & travel documents
- ✓ Travel delay, holiday abandonment, missed departure and connecting flights
- ✓ Personal accident (includes accidental death, loss of limbs, loss of sight and permanent total disablement)
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Catastrophe
- ✓ Hijack, mugging benefit, crisis response and cancellation of trip following terrorist attack
- ✓ Uninhabitable accommodation

Additional cover options (if purchased):

- ✓ Winter sports: (equipment, hire, delay, piste closure, ski pack and avalanche)
- ✓ Cruise cover: (missed port, cabin confinement, unused excursions, itinerary change and interruption)
- ✓ Golf: (equipment, hire, non-refundable fees and hole in one costs)
- ✓ Business: (equipment, computer equipment, samples, equipment delay, emergency equipment courier, equipment hire, money and personal accident)
- ✓ End supplier failure
- ✓ Travel dispute



### What is not insured?

*Note that exclusions may apply to specific types of cover in the policy and only in specified situations.*

- ✗ 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
- ✗ Claims resulting from excessive consumption of alcohol as specified in your policy wording
- ✗ If you take drug(s) other than according to the manufacturer's instructions, as prescribed by a doctor, or if you are taking them for treatment of drug addiction
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider
- ✗ Any lost or additional expense which relates to anybody not insured on this policy
- ✗ Loss, theft of or damage to valuables, cash, important documents or own money left unattended or from luggage checked in with an airline



### Are there any restrictions on cover?

- ! This insurance is not available to anyone over the age of 75 at the date of purchase
- ! Children, who are 17 years of age or under, are only entitled to travel separately to the main insured person when accompanied by a relative, guardian or person with a legal duty of care, such as a school teacher if on a school trip
- ! You can only purchase this insurance before you travel and the policy is only valid for trips commencing in and returning to the UK



### Are there any restrictions on cover? (continued)

- ! You will need to pay an excess for each claim made. Your excess is shown in your policy schedule and applies to each person and each incident for each section of the policy
- ! For persons aged under 18 years or over 75 years at the time of the incident, the death benefit under the personal accident section will be limited to funeral expenses up to £5,000, there will be no cover for permanent total disablement and all other benefits under the personal accident section will be reduced to £1,000
- ! You must not travel against the advice of a medical practitioner, the Foreign Commonwealth Office or the World Health Organization
- ! You must not travel with the intention of receiving medical treatment or consultation



### Where am I covered?

- ✓ This insurance policy is only valid for trips commencing in and returning to the United Kingdom. Cover cannot be purchased once your trip has commenced
- ✓ You will not be covered for any trip booked and then subsequently cancelled; nor do we provide cover for any trip booked for travel into or through Afghanistan, Burundi, Central African Republic, Chad, Cuba, Crimea, Democratic Republic of Congo, Iran, Iraq, Lebanon, Libya, Mauritania, Niger, North Korea, Somalia, Sudan & South Sudan, Syria, Yemen or the Crimea region



### What are my obligations?

- You must be a resident of and have a permanent residential address in the United Kingdom, Channel Islands or the Isle of Man
- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with a specific claim procedure set out in the policy wording
- You need to inform us if there are changes to any insured person's name or address
- When you purchase this insurance, you must tell us about the pre-existing medical conditions of you or anyone else to be insured on the policy
- You must contact the assistance company as soon as possible if you are admitted to hospital as an in-patient, or if you have medical treatment which is likely to cost more than £500 (or its equivalent in local currency)
- You must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard your property from loss, theft or damage



### When and how do I pay?

- A single payment for your premium is payable when you purchase this insurance online, or by calling Fly-Sure on 0207 033 0660



### When does the cover start and end?

- Cover will start for this policy on the date you selected when taking out the policy and will end 12 months later. Under Section 1 – Cancellation of Trip, cover will start from the date stated in the policy schedule or the time of booking of any trip (whichever is the later date) and terminate on commencement of any Trip



### How do I cancel the contract?

You can cancel by phoning 0207 033 0660, emailing [uk.fly-sure\\_enquires@ajg.com](mailto:uk.fly-sure_enquires@ajg.com) or by writing to: 100 Holdenhurst Road, Bournemouth, Dorset, BH8 8AQ.