

Travel Insurance

Insurance Product Information Document

Company: Ageas Insurance Limited Product: West Midlands Police Federation (Package) – Annual Multi-Trip
Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039. Registered in the UK.

This Insurance Product Information Document provides a summary of the key information for this product. The full information is provided in the policy documentation.

What is this type of insurance?

This policy provides protection against financial loss both before and whilst you are on a trip in respect of specific events (for example medical costs whilst abroad, cancellation, loss, theft or damage to your personal belongings). Optional covers are available; you will be provided with a policy endorsement confirming cover if you choose to include them.



What Is Insured?

- ✓ Medical expenses abroad - up to £5m
- ✓ Cancellation of a trip - up to £5,000
- ✓ Personal belongings - up to £2,000
- ✓ Missed departure, extra travel and accommodation expenses - Up to £800
- ✓ Curtailment (returning home early) - up to £5,000
- ✓ Delay - up to £100
- ✓ Abandonment of your trip after a 12 hour delay - up to £5,000
- ✓ Temporary loss of personal belongs - up to £100
- ✓ Rental Car Excess - up to £1,000

Optional cover

See your policy endorsement for details of the optional cover(s) that you have selected. They may include:

- Maximum trip duration extension
- Hazardous activities



What Is Not Insured?

- ✗ Costs that you can recover from elsewhere.
- ✗ Deciding you no longer wish to travel.
- ✗ Travelling against medical advice.
- ✗ Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- ✗ The tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you (this includes their insolvency).
- ✗ Pre existing medical conditions, unless declared to us (please see the Declaration in the policy booklet for more information).
- ✗ Travelling against government advice (for example FCO recommendations).



Are there any restrictions on cover?

- ! This policy is only available to persons who subscribe to the scheme and who are resident in the UK or the EEA.
- ! Trips must start and finish from your home address in the UK or EEA, and each trip must be no longer than 31 days or the duration shown on your policy endorsement.
- ! You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
- ! For trips within the UK or your country of residence to be covered, they must include at least one night's pre booked accommodation.
- ! If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
- ! If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.



Where am I covered?

- ✓ You are covered for Worldwide travel



What are my obligations?

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



When and how do I pay?

Monthly by salary or pension deduction, unless alternative arrangements have been agreed.



When does the cover start and end?

This policy runs for 12 months, and starts with effect from 01/04/2019 and will run until 31/03/2020.



How do I cancel the contract?

Please contact George Burrows to cancel your membership of the scheme.

Cancellation within 14 days

You have 14 days from the date you receive the policy documentation to cancel the cover

Cancellation after 14 days

There is no refund of premium after the 14 day period.

Underwritten by **Ageas Insurance Limited**

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

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