

# Travel Insurance

## Insurance Product Information Document

Company: Ageas Insurance Limited

Product: Forces Mutual Travel policy

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This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information can be found in the full policy documentation.

### What is this type of insurance?

This policy covers against incurring costs or financial loss in respect of specific events both before and whilst on a trip and provides personal liability cover for injury or damage you may cause to others or their property.



#### What is Insured?

- ✓ Emergency Medical expenses abroad - up to £5m
- ✓ Cancellation or curtailment (returning home early) of a trip - up to £4,000
- ✓ Personal belongings - up to £2,000
- ✓ Missed departure, extra travel and accommodation expenses - Up to £500
- ✓ Personal Liability cover up to £2m
- ✓ Delayed departure - up to £100
- ✓ Abandonment of your trip after a 12 hour delay - up to £4,000
- ✓ Temporary loss of personal belongings - up to £150
- ✓ Activity Equipment cover up to £1,000
- ✓ Personal Accident cover up to £25,000
- ✓ Money and documents cover up to £500
- ✓ Independent traveller cover

#### Optional covers you may have chosen

Winter sports cover

Hazardous activities cover (Level 1 or 2)



#### 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.
- ✗ Cover for pre-existing medical conditions. Please see the 'Important conditions relating to health' section of the policy booklet.
- ✗ Travelling against government advice.
- ✗ An excess applies to some sections of the policy. This is the part of the claim you have to pay.
- ✗ The cost of Airport Passenger Duty (APD).
- ✗ Any claim resulting from your participation or practise in professional sports or entertaining.
- ✗ Any claim as a result of the insured person being under the influence of alcohol or any illegal drug.
- ✗ Any claim arising from wilfully putting yourself at risk, suicide or attempted suicide or sexually transmitted disease.
- ✗ There is no cover for any claim resulting from a fall from any part of a building or jumping from height.



#### Are there any restrictions on cover?

- ⚠ 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 to be covered, they must include at least one night 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.
- ⚠ Maximum individual trip length of 45 days (17 days for trips including winter sports)



#### Where am I covered?

- ✓ The policy provides the cover as shown in your schedule



#### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule
- If we request you to do so, you must undergo medical examinations at our expense
- 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.



#### When and how do I pay?

Premiums will be collected via monthly direct debit on the date specified when you purchased this policy



#### When does the cover start and end?

Your cover will commence on the date shown in your policy schedule for one calendar month and any further calendar months until you or we cancel it, subject to you paying your monthly premium.



#### How do I cancel the contract?

To cancel your policy you should contact Forces Mutual:

Telephone 00 800 00 01 02 03 or +44 (0) 345 658 1140

Write to: Forces Mutual, 100 Cedarwood, Crockford Lane, Chineham Park, Basingstoke, RG24 8WD

Visit the "Contact us" section of the website at [www.forcesmutual.org](http://www.forcesmutual.org)

Further details can be found in your policy document