

Travel Insurance

Insurance Product Information Document

Company: American International Group UK Limited

Product: Private Worldwide Family Multi-Trip Travel Insurance Policy

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109)

This is a summary of your policy. You should check the full terms and conditions in your policy documents to find out more about what you're covered for.

What is this type of insurance?

This is a Worldwide Family Multi-Trip Travel Insurance for those who want to protect themselves and their family while travelling on holiday. It's designed to cover you both before and during your trip. You should make sure it has all the cover you need.



What is insured?

If you get sick or injured during your trip

- ✓ Emergency medical costs, including bringing you home early. We'll pay up to £15,000,000 if you're outside of the UK, and up to £10,000 if you're in the UK, Channel Islands, or Isle of Man.
- ✓ Permanent disability. If you're permanently disabled we'll pay up to £75,000. If you lose a limb or your sight we'll also pay up to £75,000.
- ✓ Death. We'll pay up to £35,000 if you're 18-64 years old. For any other age, the most we'll pay is £3,500.

If your belongings or luggage are lost, stolen or damaged

- ✓ We'll pay up to £2,500 if any of your belongings or luggage gets lost, stolen or damaged during your trip outside the UK. We'll pay up to £500 if your trip was in the UK, Isle of Man or Channel Islands.

If your money, passports, or travel documents are lost or damaged

- ✓ We'll pay up to £750 for lost or damaged traveller's cheques or prepaid cards. We'll also pay up to £500 for cash carried by one person, and up to £50 if that person is under 18.
- ✓ We'll pay up to £250 if your passport or travel documents are lost or damaged. This includes costs of travel to replace them.

If you have to cancel or cut your trip short

- ✓ We'll pay up to £7,500 if you have to cancel your trip abroad or cut it short. For trips in the UK, Isle of Man or Channel Islands, we'll pay up to £2,000 if you have to cancel or £2,500 if you have to cut your trip short.

If you miss your departure, or it's delayed

- ✓ If you miss your departure, we'll pay up to £1,500.
- ✓ If your travel is delayed by over 12 hours, we'll pay up to £500. We'll pay £50 after the first 12-hour delay, and then £25 for every extra 12-hour period.

If your trip is affected by a natural disaster

- ✓ We'll pay up to £7,500 if you're forced to cancel your trip because of a natural disaster.

Legal cover

- ✓ If someone takes legal action against you, we'll pay up to £3,000,000 to cover legal costs.
- ✓ If you need to take legal action against someone, we'll pay up to £60,000 to cover legal costs.

Winter sports cover

- ✓ We'll pay up to £1,500 for lost or damaged equipment you own or £750 for equipment hired.
- ✓ If you're sick or injured, we'll pay up £85 for every 24 hours you couldn't ski, up to a limit of £510.
- ✓ We'll pay up to £500 if you lose your ski pass or up to £750 if there's an avalanche.
- ✓ If the piste in your booked holiday resort is closed, we'll pay up to £500. We'll pay up to £50 for every 24 hours you couldn't ski and up to £50 per day for transport to the nearest resort.

Golf cover

- ✓ We'll pay up to £1,500 for lost, stolen or damaged equipment.
- ✓ If you need to hire equipment, we'll pay up to £20 for every 24 hours, up to a limit of £500.
- ✓ If you're sick or injured, we'll pay up to £75 for every 24 hours you couldn't play golf, up to a limit of £300.

Wedding cover

- ✓ We'll pay up to £2,000 for clothes, £1,500 for gifts, and £1,000 for rings.

Business cover

- ✓ We'll pay up to £1,000 for lost, stolen or damaged equipment or up to £500 for lost or damaged traveller's cheques or prepaid cards. For cash we'll pay up to £300.
- ✓ If you need to hire equipment, we'll pay up to £50 for every 24 hours, up to a limit of £500.
- ✓ We'll pay up to £3,000 if you can't make your business meeting during your trip.

Optional extras (if paid for)

We can upgrade your policy to cover a 45 or 62 day trip.



What is not

- ✘ If you're more than 26 weeks pregnant we won't pay any claims related to the pregnancy or childbirth.
- ✘ There are some items we don't cover at all. These include phones, tablets, glasses, bikes and motor vehicles. Please see the policy document for the full list.
- ✘ We won't pay claims related to you isolating or being in quarantine. We also won't pay claims if you book a trip or travel against government advice when the World Health Organisation considers there to be a pandemic or epidemic.
- ✘ We won't pay any claims if you're travelling against the advice of a doctor.
- ✘ There are some pre-existing medical conditions we don't cover at all.
- ✘ We won't pay claims related to you riding a motorbike or scooter without a helmet.
- ✘ We won't pay claims related to flight cancellations and delays if they're covered by your airline.



Are there any restrictions on cover?

- ! You might have to pay an excess if you make a claim.
- ! Adults are covered up to their 75th birthday and up to four dependent children can be covered until their 18th birthday. If anyone under the policy passes the age limit during a trip, cover for them will only end once they return home.
- ! You must live in the UK for at least 6 out of every 12 months to be covered.
- ! Your trips are covered for up to 31 days. If you want to upgrade your policy so your trip lasts longer, you'll need to pay extra.
- ! If you have a pre-existing medical condition, you may not be covered or you may have to pay extra to have it covered.



Where am I covered?

- ✓ You're covered to travel anywhere in the world, except from, to, or through Cuba, Iran, Syria, North Korea or the Crimea region. We also don't cover travel to any country the UK Foreign, Commonwealth & Development Office has advised against 'all', or 'all but essential' travel.



What are my obligations?

- You must give us complete and accurate information. If you notice any information isn't right, or if your circumstances change, you should tell us straight away.
- You must contact the Medical Emergency line as soon as you can if you're injured, sick, admitted to hospital or you have to cut your trip short.
- You must give us any documents or proof we ask for so we can handle your claim.



When and how do I pay?

This insurance is included with your Virgin Money Private Account. You need to keep up your monthly account payments to stay covered.



When does the cover start and end?

Under Section A (If you have to cancel your trip) your cover starts on the date you book your trip or the date the account holder opened the account, whichever comes later. Cover under all other sections starts when you leave your home address, or 24 hours before your trip starts, whichever is later. Your cover ends when you arrive back to your home address, or 24 hours after you return to your home country if travelling abroad, whichever is earlier.

Your cover will end if the Account Holder closes their Private Account, or when everyone covered under the policy has reached the age limit.

Your cover will also end if Virgin Money closes your Private account.



How do I cancel the contract?

You can cancel your insurance at any time by closing your Virgin Money Private Account or by switching to another account.