

# Travel Insurance

## Insurance Product Information Document

Company: U K Insurance Limited

Product: FlexAccount European 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

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

- Medical conditions – cover is available for some pre-existing medical conditions
- Worldwide – extend cover beyond Europe
- Family – extend cover to the account holders' partner and dependent children to travel together or independently of each other
- 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
- Winter sports – extend cover for participation in winter sports 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 costs or expenses that you can recover from elsewhere, such as the providers or booking agents for your trip, Air Travel Organiser's Licence (ATOL), or the issuer of the credit or debit card with which you booked the trip
- ✗ 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
- ✗ 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 and Development Office has advised against 'all travel'
- ✗ Any claim made as a result of you putting yourself in danger
- ✗ Any claim for cancelling your trip for the cancellation reasons Quarantine, FCDO advice and Natural disaster arising directly or indirectly or in any way connected to the disease Covid-19 (Corona virus) or any mutation of it or any disease that is declared a pandemic by the World Health Organisation.



### Are there any restrictions on cover?

- ! You must be a resident in England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man
- ! Trips are limited to 31 days (unless you purchase a trip extension)
- ! Trips started before taking out the account are not covered
- ! Only trips to Europe are covered (unless you purchase a worldwide upgrade)
- ! Customers aged 70 or older must purchase an age extension in order to benefit from cover



## What is insured?

continued optional cover

- Cruise cover – additional cruise-specific extensions to the standard cover
- Wedding cover – extend your cover to include wedding attire, rings, damaged wedding gifts and wedding photos and video recordings if lost, stolen or accidentally damaged
- Golf cover – extend your cover for your golf equipment including replacement as well as trip cancellation and unused green fees
- Business cover – extend your cover to include business equipment, equipment replacement and cover for when you are unable to attend your trips
- Guest cover – extend cover to include a person (not partner or dependent child)



## Are there any restrictions on 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 23 if in full time education, living at the account holder's address or with their other parent, and are unmarried and not entered in civil partnership



## Where am I covered?

✓ You are covered in the following countries and territories in Europe:

Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Jordan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City; including Aland, Azores, Balearic Islands, Canary Islands, Channel Islands, Corsica, Cyprus, Faroe Islands, Greek Islands, Isle of Man, Madeira, Malta, Sardinia, Sicily and Svalbard.

- If you need cover in the rest of the world, either including or excluding Canada, United States of America and the Caribbean, please call us



## What are my obligations?

In order to maintain your travel insurance cover you will need to maintain the account eligibility criteria as specified in the Flex Account terms and conditions. To keep your cover you'll need to:

- Pay in at least £750 into your account per month (excluding transfers from any Nationwide account held by you or anyone else), and
- Remain a UK resident
- 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 FlexAccount. 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?

Cover will start and end in line with the terms and conditions of your account.

Any upgrades purchased to extend your cover are only valid whilst your FlexAccount remains open and you continue to meet the minimum eligibility criteria. Start and end dates for upgrades will be provided at point of purchase from U K Insurance Limited.



## How do I cancel the contract?

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.