

# Southdowns Travel Insurance



## Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

**Company:** Inter Partner Assistance

**Product:** Southdowns Gold

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product are provided in your policy documents.

### What is this type of insurance?

This insurance provides assistance in the event of certain travel emergencies, which impact the safety and security of you, your travel companions or your close relatives.



### What is insured?

#### Main benefits

#### CANCELLATION OR CURTAILMENT

- ✓ Up to £3,000 for your proportion of any irrecoverable unused travel and accommodation costs and pre-paid charges that you have paid or are contracted to pay, because of one or more of the specific perils listed within your policy.

#### EMERGENCY MEDICAL AND OTHER EXPENSES

- ✓ Up to £20,000,000 for specified expenses that are medically necessary to treat a medical emergency during your trip, as a result of unforeseen bodily injury, complication of pregnancy, illness, disease and/or compulsory quarantine.
- ✓ Up to £1,000 for emergency dental treatment for the immediate relief of pain to your natural teeth.
- ✓ Medically necessary repatriation.

#### BAGGAGE

- ✓ Up to £2,000 for the accidental loss of, theft of or damage to baggage and valuables.

#### PERSONAL MONEY, PASSPORT AND DOCUMENTS

- ✓ Up to £200 for bank notes, currency notes and coins (£50 if you are under the age of 16) and up to £300 for all other personal money and documents.
- ✓ Up to £300 for reasonable additional travel and accommodation expenses necessarily incurred outside your home area to obtain a replacement of your passport or visa which has been lost, stolen or destroyed outside your home area.

#### DEPARTURE DELAY OR ABANDONMENT

- ✓ Compensation of £20 for the first 11 hours delay and £20 for each 11 hour delay after that, up to a maximum of £300 provided you eventually travel or;
- ✓ Up to £3,000 for irrecoverable unused travel and accommodation costs and other pre-paid charges, if after a delay of at least 11 hours, or following cancellation, no suitable alternative public transport is provided within 11 hours of the scheduled time of departure you choose to cancel your trip before departure.

#### LEGAL EXPENSES AND ASSISTANCE

- ✓ Up to £50,000 for legal costs to pursue a civil action for compensation, against someone else who causes you bodily injury, illness or death.

#### PERSONAL ACCIDENT

- ✓ Up to £20,000, dependent on age, in the event of bodily injury that solely and independently of any other cause, results in your death.
- ✓ Up to £30,000 in the event of bodily injury that solely and independently of any other cause, results in your loss of limb, loss of sight or permanent total disablement.



### What is not insured?

#### Main exclusions only

#### CANCELLATION OR CURTAILMENT

- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic.
- ✗ Claims caused by a third party, where their health status at the time of the insurance purchase, or trip booking date could reasonably be expected to result in a claim (see important conditions relating to health for full details).

#### EMERGENCY MEDICAL AND OTHER EXPENSES

- ✗ A complication of pregnancy when the complication of pregnancy was in place prior to departing on a trip.
- ✗ Jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways).
- ✗ Claims caused by alcohol, drugs or substance abuse.

#### BAGGAGE

- ✗ More than £200 in total for any one article, pair or set of articles and no more than £300 in total for all valuables.
- ✗ More than the value at today's prices less a deduction for wear, tear and depreciation.
- ✗ Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area).
- ✗ Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- ✗ Mobile telephones of any kind.

#### PERSONAL MONEY, PASSPORT AND DOCUMENTS

- ✗ Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

#### DEPARTURE DELAY OR ABANDONMENT

- ✗ Incidents caused by strikes or industrial action that existed or were being publicly announced by the date you purchased this insurance or at the time of booking any trip or one-way trip.
- ✗ Volcanic eruptions and/or volcanic ash clouds.

#### LEGAL EXPENSES AND ASSISTANCE

- ✗ Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us, AXA Assistance or their agents, someone you were travelling with, a person related to you, or another insured person.



## Are there any restrictions on cover?

- ! This policy will not provide cover for claims arising directly or indirectly from, your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country to/from which you are travelling has advised against all, or all but essential travel. Should you continue to travel you will remain covered for any losses unrelated to the travel advice.
- ! This policy does not provide cover for claims arising directly or indirectly from any pre-existing medical conditions.
- ! You are not insured to take part in sports or hazardous activities unless the activity is listed on the sports and activities table and you are participating on a recreational and non-professional basis.
- ! Your policy does not include cover under the Travel Disruption section unless an additional premium has been paid and cover for this section is shown on your policy schedule.
- ! **Gadget cover** is not provided by Inter Partner Assistance (SA). If you selected gadget cover during the booking process and paid the required premium, this will be shown on your policy schedule, and you will receive a **Gadget Insurance Product Information Document** with insurer and cover details.
- ! For annual multi trip policies, the maximum duration of any individual trip is 31 days.



## Where am I covered?

**United Kingdom** - means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Europe** - means United Kingdom and all European Union countries plus Albania, Algeria, Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey), Egypt, Georgia, Gibraltar, Holy See, Iceland, Kosovo, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Morocco, Norway, Russia (west of the Ural mountains), San Marino, Serbia, Switzerland, Tunisia, Turkey, Ukraine and Vatican City.

**Worldwide (exc. USA, Canada and Caribbean)** - means any country excluding the USA, Canada and the Caribbean.

**Worldwide (inc. USA, Canada and Caribbean)** - means any country in the world.

Please refer to the geographical areas, area codes, within the policy wording for further details.



## What are my obligations?

You are obliged to answer the questions presented throughout the booking process honestly, accurately and completely to ensure you are directed to a policy that you are entitled to purchase and will meet your needs. If you have not fulfilled this obligation, your cover may not be valid, or the amount paid towards a health-related claim may be reduced.

You are obliged to notify us of changes to the health of anyone named on the policy schedule throughout the life of the policy and prior to the renewal of an annual multi trip contract.

Where an insured event occurs, you are obliged to minimise the costs incurred, avoid unnecessary costs and in the event of a health-related claim when travelling overseas, follow the emergency medical assistance notification process.



## When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium can be paid by debit or credit card.



## When does the cover start and end?

For annual multi trip policies, the cover begins on the start date selected by you. If you select a future date during the booking process, you are not covered for trip cancellation until that date.

For single trip policies, trip cancellation cover will be operative from the time you pay the premium, all other cover begins on the policy start date (when you begin your trip) and terminates upon the trips completion but not in any case exceeding the period shown in the policy schedule.



## How do I cancel the contract?

You may cancel the contract and receive a full refund within 14 days of your inception/renewal or 14 days after receiving the full terms and conditions of your policy, whichever is later, if you have not used the policy to travel on and there are no claims known or pending.

You can cancel the automatic renewal of your policy by contacting us at [info@southdownsinsurance.co.uk](mailto:info@southdownsinsurance.co.uk) from the registered email address or by calling our UK based call centre on 01903 255 659.

# Southdowns Gadget Insurance

## Insurance Product Information Document

This Gadget insurance is underwritten by AWP P&C SA, a member of the Allianz Group. AWP P&C SA is authorised and regulated by L'Autorite de Controle Prudentiel et de Resolution in France with registered office at 7 Rue Dora Maar, 93400 Saint-Ouen, France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority (reference number FRN 534384) and limited regulation by the Prudential Regulation Authority. AWP P&C UK Branch office address 102 George Street George Street, Croydon, Surrey CR9 6HD.

**Company:** AWP P&C

**Product:** Gadget Travel Insurance

This document is a summary of the policy and does not contain the full terms and conditions of the cover which can be found in the policy document.

### What is this type of insurance?

Gadget Insurance. A policy that offers protection for multiple types of portable electronic devices which belong to you that meet the criteria, are insured when Gadget cover is indicated on the schedule. Gadget(s) include: Mobile Phones, iPhones, iPads, Tablets, Cameras, Go Pros, Smartwatches and Laptops.



### What is insured?

#### Main benefits

#### ACCIDENTAL DAMAGE / MALICIOUS DAMAGE

- ✓ We will arrange a repair if your gadget(s) are damaged as the result of an accident or malicious damage whilst on your trip. If your gadget(s) cannot be economically repaired, they will be replaced.

#### LIQUID DAMAGE

- ✓ Where your gadget(s) are damaged as a result of accidentally coming into contact with any liquid whilst on your trip, we will repair them. If they cannot be repaired, we will replace them.

#### THEFT

- ✓ If your gadget(s) are stolen whilst on your trip, we will replace them. Where only a part or parts of your gadgets have been stolen, we will only replace that part or those specific parts.

#### ACCIDENTAL LOSS

- ✓ If you suffer accidental loss or unintentional loss of your gadget(s), whilst on your trip, we will replace them.

#### BREAKDOWN

- ✓ If your gadget(s) suffer electrical breakdown whilst on your trip which occurs outside of the manufacturer's guarantee period, we will repair them. If your gadget(s) cannot be economically repaired, they will be replaced.

#### LIMIT OF LIABILITY FOR ACCIDENTAL DAMAGE/MALICIOUS DAMAGE, THEFT, ACCIDENTAL LOSS AND BREAKDOWN

- ✓ We will pay up to £1,000 per Gadget and per claim.

#### UNAUTHORISED CALL/DATA USE

- ✓ If your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently, and your claim is covered by your policy, we will reimburse you for the costs upon receipt of your itemised bill up to a maximum value of £10,000 for any one claim. This includes calls, messages, downloads, and data made / used from the time it was accidentally lost or stolen up to a maximum of 24 hours from discovery of the incident.

#### ACCESSORIES

- ✓ Where your claim for your gadget(s) is approved, we will replace any accessories that were accidentally lost, stolen, or suffered accidental damage at the same time as your gadget(s) up to a maximum value of £150.



### What is not insured?

#### Main exclusions only

- ✗ Any gadget(s) that do not meet the below criteria

We can only insure your gadget(s) if you are able to provide evidence of ownership, and if they were:

- purchased by you as new in the UK
- purchased by you as refurbished in the UK, as long as they were purchased with a 12 month warranty
- gifted to you as long as you are able to provide a gift receipt

And:

1. Are not more than 4 years old at the time this policy is purchased.
2. Are in your possession and in good working condition (not accidentally damaged).
3. Have not previously been repaired using non-manufacturer parts.

#### ACCIDENTAL DAMAGE / MALICIOUS DAMAGE

- ✗ Intentionally caused by any person listed as being insured on your policy schedule.
- ✗ Caused by neglect or failure to follow manufacturer instructions.
- ✗ Resulting from routine servicing, maintenance, or cleaning.

#### LIQUID DAMAGE

- ✗ Liquid damage when you take your gadget(s) on a boat, other water vessels, or whilst taking part in water activities.

#### THEFT

- ✗ Any claim that occurs whilst not on an insured trip.

#### ACCIDENTAL LOSS

- ✗ Any gadget(s) that were in the possession of a third party (other than a member of your immediate family) at the time of the event giving rise to a claim under this cover.

#### BREAKDOWN

- ✗ Malicious damage caused by insured or any other person named on your policy certificate.

#### UNAUTHORISED CALL/DATA USE

- ✗ Repairs carried out by persons not authorised by us..

#### ACCESSORIES

- ✗ Any claim for cosmetic damage.



## Are there any restrictions on cover?

- ! Cover is for you or any other person named on your policy schedule.
- ! You cannot claim for any amount greater than the replacement value of the gadget.
- ! The policy excess must be paid by you after the initial assessment confirms that the claim is covered. The amount payable can be found in your policy wording.



## Where am I covered?

**United Kingdom** - means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Europe** - means United Kingdom and all European Union countries plus Albania, Algeria, Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey), Egypt, Georgia, Gibraltar, Holy See, Iceland, Kosovo, Liechtenstein, Macedonia, Moldova, Monaco, Montenegro, Morocco, Norway, Russia (west of the Ural mountains), San Marino, Serbia, Switzerland, Tunisia, Turkey, Ukraine and Vatican City.

**Worldwide (exc. USA, Canada and Caribbean)** - means any country excluding the USA, Canada and the Caribbean.

**Worldwide (inc. USA, Canada and Caribbean)** - means any country in the world.

Please refer to the geographical areas, area codes, within the policy wording for further details.



## What are my obligations?

- Read your policy carefully to ensure you have the cover appropriate to your needs.
- You should take reasonable care to protect your gadgets against accident, theft or loss.
- Your policy has an excess payable in the event of a claim, ensure you are aware of the amount.
- In the event of a claim you will need to provide the following:
  - Proof of Purchase - the purchase receipt provided at the point of sale that gives details of the gadget(s) purchased (including any accessories), or similar documents that provide proof that you own the gadget(s) and enables the age of the gadget(s) to be reasonably identified. The receipt should include confirmation of the IMEI or serial number of the gadget(s) (where possible) and detail the UK VAT registration number of the company. Delivery notes are not an acceptable form of proof of purchase.
  - Proof of Usage - Evidence that shows the gadget has been in use since policy inception and up to the event giving rise to the claim. Where the gadget is a mobile phone this evidence can be obtained from your Network provider. For other gadgets, such as laptops, in the event of an accidental damage claim this may be determined through inspection by our repairer.
  - Proof of Travel - If the event occurred outside of the UK.
  - Police Report - In the event that the gadget has sustained malicious damage by a third party. Theft and loss claims must also be accompanied by a valid Police reference report, lost property reports and numbers on their own will not be accepted in support of a Theft claim



## When and how do I pay?

The premium is due immediately on issue of the insurance and upon renewal of the contract. The premium can be paid by debit or credit card.



## When does the cover start and end?

Your policy provides cover during the period shown on your policy schedule when you are on an insured trip.



## How do I cancel the contract?

Your gadget insurance is linked to your main travel insurance policy. This means it cannot be cancelled on its own.

If you no longer want gadget cover, you must cancel the entire policy within 14 days of your inception/renewal or 14 days after receiving the full terms and conditions of your policy, whichever is later. You'll receive a full refund as long as you have not used the policy to travel and there are no known or pending claims.

If you still require travel insurance, you will need to purchase a new policy that does not include gadget cover.

If you cancel after the 14-day period, no refund of premium will be due.