

# Travel Insurance

## Insurance Product Information Document

Company: American International Group UK Limited

Product: PAX 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)

You can find complete information on the policy in your certificate of insurance and in your policy document.

### What is this type of insurance?

This is a worldwide annual multi-trip travel insurance policy for multiple trips for up to 60 days or until the date you return to your country of residence or the expiry of your policy, whichever is the earlier. This policy is for individuals who are regular, reserve and ex-service members of the H.M. Forces, MoD Civil Servants, consultants, cadet force volunteers, members of cadet organisations or persons employed by H.M. Armed Forces or working for organisations providing contractual, charitable or voluntary services for H.M. Armed Forces. Winter sports are available to purchase providing up to 17 days cover within the period of cover as long as the additional premium has been paid. You can choose for this policy to cover an individual, a couple, a family, or a group of individuals.



### What is insured?

#### Medical and personal accident

- ✓ Emergency medical expenses and repatriation  
Sum insured: up to £5,000,000 outside your country of residence or the UK excess £100 including emergency dental treatment up to £200 no excess
- ✓ Personal accident: loss of limb / loss of sight  
Sum insured: £15,000
- ✓ Permanent Total Disablement  
Sum Insured: £15,000
- ✓ Death  
Sum insured aged 18-64: £15,000  
under 18 or 65 and over: £2,500
- ✓ Loss of travel and accommodation expenses if you have to cancel or cut short your trip for specified reasons, including your death or serious injury, or that of a close relative  
Sum insured: up to £5,000 excess £100 per claim per insured person, maximum excess £200 per family

#### Delay

- ✓ Missed departure  
Sum insured: up to £1,500 excess £100 per claim per insured person, maximum excess £200 per family
- ✓ Travel delay  
Sum insured: £20 after each 12 hours delay up to £120

#### Possessions (optional, only if selected - only if appropriate premium is paid as shown on your certificate of insurance)

- ✓ Personal belongings / baggage, excess £100 per claim per insured person, maximum excess £200 per family  
Sum insured: up to £2,000 per person / up to £250 per item or set of items (up to £100 for items left in a locked motor vehicle) / valuables and electronic/other equipment up to £250
- ✓ Cash and traveller's cheques excess £100 per claim per insured person, maximum excess £200 per family  
Sum insured: up to £500 (up to £150 for cash)



### What is not insured?

- ✗ Persons aged over 74
- ✗ Claims relating to a medical condition for which you are taking prescribed medication, you have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months
- ✗ Travelling with the purpose of receiving medical treatment abroad
- ✗ Claims arising from using a two-wheeled motor vehicle as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence
- ✗ Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
- ✗ Claims for personal belongings/baggage if:
  - you don't report the loss/theft to the police within 24 hours and obtain a written police report
  - your belongings are left unattended in a public place
  - valuables or other valuable items are not carried in hand luggage on a plane or public transport
- ✗ Loss, theft or damage to specified items including mobile phones, tablets, contact lenses, glasses, dentures, hearing aids, bicycles or motor vehicles
- ✗ Loss of cash or traveller's cheques if:
  - not carried with you or left in a locked safety deposit facility
  - you don't report the loss/theft to the police within 24 hours and obtain a written police report



### Are there any restrictions on cover?

- ! You must contact AIG Travel immediately if you need assistance on the contact details provided in the policy
- ! For claims for personal belongings/baggage, you must provide receipts or other proof of ownership wherever possible; we may make a deduction for wear and tear and loss of value
- ! For claims for cash/travellers cheques, you must provide evidence of ownership and value (e.g. receipts, bank statements or cash withdrawal slips)
- ! For other claims you must provide evidence of any additional expenses you incurred and of any delays that you suffered



### Where am I covered?

- ✓ Depending on the area you select and purchase, which is shown on your certificate of Insurance. Either United Kingdom, Europe, Worldwide excluding USA/Canada/Caribbean or Worldwide including USA/Canada/Caribbean
- ✓ No cover is provided for any trip in, to or through Afghanistan, Cuba, Iran, Iraq, Lebanon, Liberia, Libya, Syria, Sudan, North Korea or the Crimea region. No cover is provided where you have travelled to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all (but essential) travel.



### What are my obligations?

- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You must tell us about anything which may affect our decision to insure you
- You must take all reasonable steps to avoid or reduce any loss (for example, you should use your EHIC card if you have one and you receive hospital treatment in a participating country)
- If you make a claim, you must provide documents and other evidence that we need to deal with your claim, and follow the claims procedure set out in the policy
- You must pay back any amount you are not entitled to (for example, if we pay your claim for lost luggage but the airline then finds and returns your luggage to you)



### When and how do I pay?

Premiums must be paid in full when purchasing the insurance. Payment can be made by credit or debit card.



### When does the cover start and end?

Cover for cancellation benefit starts when you book the trip or pay the insurance premium, whichever is the later. Cancellation benefit cover ends as soon as you start your trip. Cover under the rest of the policy starts when you leave your home in the UK (no more than 24 hours before the booked departure time) and ends when you return to your home in the UK (no more than 24 hours after your return to the UK) or at the end of the period of cover as shown on your certificate of insurance, whichever is earlier. If you cancel the policy before it lapses it will end at that date.



### How do I cancel the contract?

The policyholder can cancel by phoning 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom), or writing to PAX Insurance (a division of Aon UK Limited) 2 Callaghan Square, Cardiff, CF10 5BT.