

# TRAVEL INSURANCE

## Insurance Product Information Document

Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**Company:** Inter Partner Assistance SA UK Branch

**Product:** Monzo Premium

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 is 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?

##### CANCELLATION OR CURTAILMENT - UP TO £5000

- ✓ **Cancellation** - For irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at your trip destination, together with any reasonable additional travel expenses incurred, if cancellation or rebooking of the trip is necessary and unavoidable as a result of any of the listed changes in circumstances.
- ✓ **Curtailed** - For irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at your trip destination, together with any reasonable additional travel expenses incurred, if the trip is curtailed before completion as a result of any of the listed changes in circumstances.

##### DELAYED DEPARTURE - £50 PER 4 HOUR PERIOD UP TO THE MAXIMUM OF £250

- ✓ For costs incurred in the terminal in respect of restaurant meals, refreshments consumed, and hotel accommodation if you have arrived at the terminal and have checked in or attempted to check in during your outward journey or homeward journey and the departure of your pre-booked scheduled public transport is delayed at the final departure point for more than 4 hours from the scheduled departure time.

##### MISSED DEPARTURE - UP TO £250

- ✓ Up to the amount shown in the Benefit Table per trip for all beneficiaries travelling together, for additional accommodation (room only) and travel expenses necessarily incurred in reaching your overseas destination or connecting flights outside the country of residence if you arrive at the airport, port or rail terminal too late to commence your international trip.

##### BAGGAGE DELAY AND EXTENDED BAGGAGE DELAY

- ✓ **Baggage Delay** - For the emergency replacement of clothing, medication and toiletries if the checked in baggage is temporarily lost in transit during the outward journey and not returned to you within 4 hours of your arrival. For each 4 hours it is £50 up to the maximum of £300.
- ✓ **Extended Baggage Delay** - If the checked in baggage has still not arrived at your destination airport within 48 hours of your arrival on your outward journey. This benefit is up to the maximum of £700.

##### BAGGAGE, PERSONAL MONEY, AND TRAVEL DOCUMENTS

- ✓ **Baggage** - Up to the maximum of £750 for the accidental loss of, theft of or damage to baggage and valuables.
- ✓ **Personal Money** - Up to the maximum of £250



#### What is not Insured?

##### CANCELLATION OR CURTAILMENT

- ✗ Any pre-existing medical conditions.
- ✗ Any claim where you do not get pre-authorisation from us before returning to your country of residence. We will confirm the necessity to return home before curtailment due to bodily injury or illness.
- ✗ Any claim resulting from your inability to travel due to failure to hold, obtain or produce a valid passport or any required visas of any member of the travelling party.
- ✗ 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.

##### BAGGAGE DELAY AND EXTENDED BAGGAGE DELAY

- ✗ Claims which do not relate to your outward journey on a trip outside of your country of residence.
- ✗ Reimbursement where itemised receipts are not provided.
- ✗ Any purchases made outside of 4 days of the actual arrival at the destination.

##### DELAYED DEPARTURE

- ✗ Any costs or charges for which any carrier or provider must, has or will reimburse you and all amounts paid in compensation by the carrier.
- ✗ Claims where you have not checked in or attempted to check in according to the itinerary supplied to you. You must also arrive at the departure point before the advised departure time.
- ✗ Claims where you have not obtained confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
- ✗ Any claim where you have not been delayed for more than 4 hours of the scheduled departure time.
- ✗ Privately chartered flights.

##### BAGGAGE, PERSONAL MONEY, AND TRAVEL DOCUMENTS

- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
- ✗ Incidents of loss or theft of baggage or valuables which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
- ✗ Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- ✗ All items used in connection with your business, trade, profession or occupation.

for the accidental loss of, theft of or damage to personal money.

- ✓ **Travel Documents** - Up to the maximum of £300 for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost or stolen travel documents as well as the pro-rata cost of the lost or stolen document.

#### **EMERGENCY MEDICAL EXPENSES & ASSISTANCE - UP TO £10,000,000**

- ✓ For costs incurred outside your country of residence for: reasonable and necessary expenses which arise as a result of a medical emergency involving you. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting you to the nearest suitable hospital, when deemed necessary by a recognised medical practitioner.

#### **CAR HIRE EXCESS - UP TO £3000**

- ✓ If your hire vehicle is involved in an incident, we will reimburse you for the excess up to £3,000 including fees and taxes, for any single incident / during any one period of cover in total for amounts not covered under the collision damage waiver clause of your hire vehicle agreement.

- ✗ Valuables or personal money or passport left unattended at any time.

#### **EMERGENCY MEDICAL EXPENSES & ASSISTANCE**

- ✗ Any claim arising directly or indirectly from any pre-existing medical condition.
- ✗ Any costs you incur outside the country of residence after the date our Chief Medical Officer tells you should return home or we arrange for you to return home.
- ✗ Any treatment or diagnostic testing that was pre-planned or pre-known by you.

#### **CAR HIRE EXCESS**

- ✗ Any damage covered by your vehicle rental agreement.
- ✗ Failure to comply with any law or equivalent requirements in the jurisdiction in respect of which the hire vehicle rental agreement has been made.
- ✗ Hire vehicles not named in the hire vehicle rental agreement.



#### **Are there any restrictions on cover?**

- ! The excess, as applicable, per claim.
- ! The maximum age limit for all benefits is 70 years inclusive. If you reach the age of 71 during the period of cover, cover will continue until the end of that period of cover but not thereafter.
- ! The maximum age limit for children covered under these benefits is 19 years inclusive (or 21 years inclusive if in full time education) at the commencement of a trip.
- ! The duration of any trip may not exceed 45 consecutive days.



#### **Where am I covered?**

- ✓ Cover is applicable for any trip commencing on or after the start date of Monzo Premium. Any trip you are currently on when Monzo Premium is activated will not be covered. Any trip solely within the country of residence is only covered where you are travelling more than 100 kilometres from home and have pre-booked at least two nights' stay at a registered accommodation provider rented for a fee.
- ✓ **You** are covered for **trips** made worldwide.

**PLEASE NOTE:** Any trips to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel are not covered.



#### **What are my obligations?**

- You must take all reasonable care and precautions prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- We ask that you notify us within 28 days of you becoming aware that you need to make a claim and that you return your completed claim form and any additional information to us as soon as possible.
- You must provide all necessary documentation requested by us on page 24 of the policy Terms & Conditions at your expense. We may also request more documentation than what is listed to substantiate your claim. If you do not provide this any claim may be refused.



#### **When and how do I pay?**

There is no additional charge, fee or premium payable for the insurance benefits provided with your card.



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

Cover is applicable for any trip commencing on or after the start date of your covered card. Any trip you are currently on when the covered card is activated will not be covered.

The duration of any trip may not exceed 45 consecutive days. Please note if your trip is longer than the maximum duration, benefits will not apply to any part of that trip.

Under Section A – Cancellation cover shall begin from the time you book the trip and stops at the start of your trip. For all other sections, the benefits start when you leave your home, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home or place of business (whichever is the earlier) on completion of the trip.



#### **How do I cancel the contract?**

These benefits are included with your Monzo Premium subscription. If you want to end any of the benefits you will need to cancel your Monzo Premium subscription in the Monzo app, at which point all account benefits, including insurance policies, will cease.