

Travel Insurance

Insurance Product Information Document



Company: Bupa Insurance Limited

Product: Bupa By You Travel Insurance Policy

Registered in England and Wales. Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Before purchase, further information can be found in your Travel policy summary and Travel policy wording. Full terms and conditions of the policy are contained in the Travel policy wording and on your membership certificate which you will receive after your purchase. It is important you read all of these documents carefully.

What is this type of insurance?

Travel insurance is designed to cover cancellations, medical expenses, evacuations, loss or delays, and 24/7 assistance.



What is insured?

Benefits below are per person, per trip:

- ✓ Cancellation – up to £3,000
- ✓ Missed departure – up to £500
- ✓ Travel delay of 12 hours or more – up to £150 (£20 for first 12 hours, £10 for each further 12-hour period)
- ✓ Baggage delay of 12 hours or more – up to £150
- ✓ 24/7 Telephone helpline
- ✓ Medical emergency including repatriation – unlimited
- ✓ Emergency dental treatment – up to £1,000
- ✓ Hospital daily benefit – £15 per day up to £1,000
- ✓ Personal baggage – up to £1,500 with a single item/valuables limit of up to £250
- ✓ Money and passport – up to £500
- ✓ Emergency return home
- ✓ Legal protection – up to £25,000
- ✓ Personal accident – up to £30,000
- ✓ Personal legal responsibility – up to £2 million
- ✓ Mugging – £50 per day hospitalised up to £500
- ✓ Hijack – £50 per day up to £500
- ✓ Kennel and cattery – £25 per day up to £250
- ✓ UK Trips covered
- ✓ Winter sports trips covered, benefits subject to daily limits
- ✓ Up to 31 days trip duration per trip

An excess of £50 applies to some benefits

Other benefits apply, see the Travel policy wording.



What is not insured?

- ✗ Pre-existing medical conditions as defined in the Travel policy wording
- ✗ Trips outside of your chosen geographical limit
- ✗ Trips which exceed your trip duration limit
- ✗ Any claim where travelling against the advice of a medical practitioner or for the purpose of obtaining treatment or tests abroad
- ✗ Claims for mobile phones, tablets, portable PCs and laptops
- ✗ Any claim for elective or non-emergency procedures
- ✗ Claims due to suffering from or developing psychiatric, mental or nervous condition(s), anxiety or depression
- ✗ Any claim caused by an act deliberately carried out by you
- ✗ Any claim relating to suicide or attempted suicide or deliberately injuring yourself
- ✗ Any claim as a result of addiction, use or being under the influence of non-prescribed drugs or abusing solvents
- ✗ Any claim as a result of dependency, excessive consumption, or withdrawal of alcohol
- ✗ Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft
- ✗ Any claim caused directly or indirectly by sexually transmitted diseases
- ✗ Any claim resulting from you taking part in manual work
- ✗ Any claim due to war, riot, invasion, revolution, rebellion or civil commotion, radiation or other dangerous properties of nuclear machinery or any part of it
- ✗ Any loss after we have provided services to you or following any delay in providing services to you
- ✗ Any costs you would have expected or would have been required to pay, if the event resulting in the claim had not happened
- ✗ Any claim as a result of you being involved in any malicious, reckless, illegal or criminal act
- ✗ Any claims for car hire or indirect losses which occur in connection with or as a result of the main loss (for example loss of earnings or replacing locks if you lose your keys)
- ✗ Any claim for any time shares, maintenance fees, Airmiles, holiday points, promotional vouchers, awards or loyalty scheme points that you have used to pay for your trip
- ✗ Travel to areas where the Foreign and Commonwealth Office (FCO) has advised against all or all but essential travel
- ✗ Travel to or through Iran, Syria, Sudan, North Korea and US citizens travelling to Cuba
- ✗ Claims in respect of business trips



Are there any restrictions on cover?

- ! Cancellation, missed departure or travel delay claims due to reasons not listed in the Travel policy wording
- ! Treatment, tests or investigations will be provided in state facilities where medically suitable ones are available
- ! Claims due to an activity that isn't in the Travel policy wording are not covered, unless agreed by us prior to your trip

Restrictions are continued on page 2



Are there any restrictions on cover? (continued)

- ! Personal accident and Personal legal responsibility is not covered for some high risk activities
- ! Pregnancy/childbirth (within 10 weeks of expected date of delivery) have medical and cancellation benefit exclusions
- ! UK trips must be a minimum of 2 nights, 50 miles from home
- ! The excess applies to the following benefits: Cancellation, Missed departure, Medical emergency, Emergency dental treatment, Personal baggage, Money and passport, Winter sports
- ! Claims for loss, damage or treatment, if you have put yourself in danger are not covered except if you are trying to save another human life
- ! Claims relating to a terrorist act, other than claims for Medical emergency and related expenses and Personal accident, as long as the disturbances were not taking place at the time of the booking of the trip and/or at the start of the trip

Other restrictions apply, see the Travel policy wording



Where am I covered?

- ✓ Geographical options:
 - Europe or
 - Worldwide including USA, Canada, the Bahamas, Caribbean, Mexico



What are my obligations?

Obligations at the start of the contract:

- You must pay your premiums on or before the date they are due
- You must be a UK resident and registered with a GP

Obligations during the term of the contract:

- Trips must start and end in the UK, and be within your trip duration limit
- You must exercise reasonable care to prevent accident, injury, loss, theft or damage and also observe ordinary and proper care in the supervision of your property
- You must tell us of any changes in your or your dependants' address

Obligations in the event that a claim is made:

- You must provide any information we require to assess your claim as outlined in the Travel policy wording, including medical information and original receipts (as required), at your own expense
- You must let us know if you have any other insurance which also covers the benefits under this policy
- In the event of a medical claim over £500 or if you require in-patient treatment abroad you must contact Bupa Travel Assistance for authorisation or cover may be declined
- In the event of a legal protection claim, you must report it to us within 90 days of the incident
- You must pay any excess (per person, per claim) where applicable



When and how do I pay?

You can pay

- Monthly by Direct Debit or annually by Direct Debit or debit/credit card unless otherwise agreed.



When does the cover start and end?

- The term of the contract is 12 calendar months. Your policy will be renewed automatically and payment taken, unless you choose not to continue
- You can find your policy start and end date in your membership certificate
- Your cover begins when you leave your home at the start of each trip and ends when your trip ends, except in the case of trip cancellation which begins from the start of the insurance period, or the date you book the trip, whichever is later, and ends when you leave your home at the start of your trip



How do I cancel the contract?

- You can cancel your policy, or your dependants' cover, within 21 days of receiving your policy documents or the start date of your policy (whichever is later) and receive a full refund if no claims have been made or your trip has not commenced. After this period you can cancel your policy, or your dependants' cover, at any time and we will refund any premiums you have paid relating to the period after your policy ends.
- To cancel call us on **0800 010 383**, we may record or monitor our calls, or write to us at **Bupa, Anchorage Quay, Salford Quays, Salford M50 3XL**.