

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:** Cooperative Credit Card Plus

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 and Curtailment

- ✓ as a result of any of the following changes in circumstances, which is beyond your control, and of which you were unaware at the time you booked your trip:
 - Unforeseen illness, injury or death of you, a close relative, a close business associate or any person with whom you are travelling or staying during your trip.

Delayed Departure

- ✓ If you have arrived at the terminal and have checked-in, or attempted to check in for your pre-booked flight, sea crossing, international coach or international train journey from or to the United Kingdom, and it is delayed for more than 12 hours beyond the intended departure time.

Emergency Medical and Other Expenses

- ✓ We will pay the following costs if you suffer an unforeseen bodily injury, illness or die during a trip outside the United Kingdom:
 - All 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.

Baggage, Personal Money and Passport

- ✓ **Baggage** - We will pay you, up to the amount shown in the Benefit Schedule, for the accidental loss of, theft of or damage to baggage and/or valuables.
- ✓ **Personal Money** - We will pay you up to the amounts shown in the Benefit Schedule for the accidental loss of, theft of or damage to personal money.
- ✓ **Passport** - If your passport is lost or stolen outside of the United Kingdom, we will pay up to the amount shown in the Benefit Schedule for reasonable additional travel and accommodation expenses to obtain an



What is not insured?

Cancellation and Curtailment

- ✗ Any claim arising directly or indirectly from a pre-existing medical condition affecting you unless you have declared ALL pre-existing medical conditions to us and we have written to you accepting them for insurance.
- ✗ Any costs or charges for which any carrier or provider must, has or will compensate you.

Delayed Departure

Claims arising directly or indirectly from:

- ✗ Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).

Emergency Medical and Other Expenses

- ✗ Any costs for transportation and/or accommodation not arranged by us, or incurred without our prior approval.
- ✗ The cost of dental treatment replacing dentures, artificial teeth or precious metals.

Baggage, Personal Money and Passport

- ✗ Loss, theft of or damage to valuables or personal money left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
- ✗ Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.



Are there any restrictions on cover?

- ! A condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
- ! Your travel 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

emergency passport abroad.

all travel or all but essential travel.

- ! Any circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.



Where am I covered?

- ✓ Worldwide, excluding the United Kingdom for Medical Expenses Benefits. Any trip solely within the United Kingdom is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

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 comply with our Important Health Requirements. No cover will come into force, or continue in force, for Medical Emergency and Repatriation Service, Cancellation or Curtailment, unless each insured person who must make a medical health declaration in respect of the period for which insurance is required, has declared ALL pre-existing medical conditions to us and they have been formally accepted by us in writing.
- We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.
- You must take all reasonable care and precautions to protect yourself against accident, illness, disease or injury and to safeguard your property against loss, theft or damage. You must act as if you are not insured and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident.



When and how do I pay?

Subscription is included in the monthly payment you make for your Co-operative Bank account.



When does the cover start and end?

Cover commences on the date you open a Credit Card Plus Membership and will continue for each month you hold that account and continue to pay the monthly subscription.

Under this policy Section C – Cancellation cover – shall be operative from the date you open a Credit Card Plus Membership or the time you book each trip, whichever is later, and ceases upon commencement of your trip or on the expiry of the period of insurance, whichever is sooner. For all other sections of the policy, the insurance commences when you leave your home or hotel, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business (whichever is the earlier) on completion of the trip.

If you cancel your Credit Card Plus Membership mid-term and/or cease to pay the monthly subscription then all cover will cease from the expiry date of your subscription, whether or not you are on a holiday at the time.

Extension to the period of insurance - If your return journey to the United Kingdom is unavoidably delayed because of something which is covered under this policy, we will automatically extend your cover for the period of the delay at no additional cost.



How do I cancel the contract?

This policy will automatically be cancelled when your Credit Card Plus Membership is closed.