

# Travel Insurance

## Insurance Product Information Document



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 S.A

**Product:** Investec VISA Travel Insurance

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. Complete pre-contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on trip.



#### What is insured?

- ✓ **Who is covered**  
The Cardholder, their spouse, civil partner or partner, children and grandchildren up and including age 18, up to 21 if in full time education.
- ✓ **Cancelling or cutting short a trip**  
We will pay up to £12,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios.
- ✓ **Medical emergency and repatriation expenses**  
Should you become unwell whilst on a trip, we will pay up to £10,000,000 for your hospital, ambulance and medical repatriation costs, limited to £800 for emergency dental treatment.
- ✓ **Baggage**  
We will cover you up to £10,000 per person if your personal belongings are lost or stolen. The following limits also apply:
  - Up to £750 for any one article
  - Up to £1,000 for the total of all valuables
- ✓ **Personal money**  
If your personal money is lost, damaged or stolen the following limits apply:
  - Up to £200 for cash
  - Up to £80 for cash if under the age of 16
  - Up to £800 for all other personal money, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Delayed departure**
  - We will pay you up to:
  - £500 per person if your arrival is delayed for at least 4 hours as a result of one of a number of covered scenarios.
  - £8,000 if you choose to cancel your trip following a delay of at least 24 hours for trip of 7 days or less, at least 36 hours if the trip is 8 days or more.
- ✓ **Missed departure and missed connection**  
We will pay up to £2,000 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.
- ✓ **Travel disruption**  
We will pay you up to £8,000 for additional accommodation and travel expenses so that you may continue your trip if your trip is disrupted due to a catastrophe or a regulatory authority in a country in which you are travelling in advising you to evacuate your accommodation.



#### What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Any claim for regional quarantine.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or an equivalent government body in another country) advises against travel due to a pandemic.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.
- ✗ Pre-existing medical conditions.



#### Are there any restrictions on cover?

- ! You cannot claim more than the sum insured shown in your policy documents.
- ! This cover is only available to residents of the UK, Jersey, Guernsey or the Isle of Man who are registered with a medical practitioner.
- ! Children are only covered when traveling with a responsible adult.
- ! Grandchildren are only covered when travelling a cardholder.
- ! The maximum trip length is 93 days.
- ! The maximum age limit for Cancellation or Curtailment Charges, Emergency Medical and Other Expenses Abroad, Hospital Benefit and Rental Car Collision Damage Waiver is 84 years.
- ! The cover is limited to a total of 183 days outside of your home area in a 12 month period.



### Where am I covered?

- ✓ You are covered for trips worldwide.
- ✓ However any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which you are travelling has advised against all but essential travel are not covered.
- ✓ There is no cover for Medical Emergency and Repatriation Expenses, Legal expenses and assistance, Personal liability and ATM Theft or Assault within your home area.



### What are my obligations?

- The insurance in this policy is dependent upon you being a valid Investec Visa Platinum Cardholder at the time of any incident giving rise to a claim.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss and you will need to pay for this evidence.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



### When and how do I pay?

The insurance in this Policy is dependent upon you being a valid Investec Visa Platinum Cardholder at the time of any incident giving rise to a claim and is provided to you by Investec at no additional charge.



### When does the cover start and end?

- The 12-month period commencing on the date you became an Investec Cardholder and each subsequent 12-month period. Ending when your Investec Card is terminated, or when these benefits are cancelled or you reach the maximum age limit.
- Cover to cancel a trip starts when you become an Investec Cardholder or when you book a trip, whichever is later. Cover for all other sections, except Car Hire Excess Waiver and Purchase Protection starts when you start your trip and ends when you return to your home.
- Car Hire Excess Waiver cover starts when you collect the vehicle and ends when you return the vehicle.
- Purchase Protection starts when you purchase an eligible item and ends 90 days after the purchase date.



### How do I cancel the contract?

- These benefits are included with your Investec account. If you cancel your Investec account the cover will end and all benefits will stop. Please refer to your Investec account relationship agreement for full details of how to close your account.