

# INVESTEC TRAVEL INSURANCE

## Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch 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, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. 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:** VISA Platinum Card

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 and policy.

## 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 Charges

- ✓ Up to £8,000 for any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay for all insured persons, if cancellation or rebooking of the trip is necessary and unavoidable; or the trip is curtailed before completion.

#### Emergency Medical and Other Expenses Abroad

- ✓ Up to £10,000,000 for expenses which are necessarily incurred outside of the country of residence and the United Kingdom, as a result of your suffering bodily injury, complication of pregnancy or a medical condition and/or compulsory quarantine.

#### Baggage, Personal Money and Passport

- ✓ Up to £10,000 for the accidental loss of, theft of or damage to baggage.
- ✓ The maximum we will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Benefit Table. The maximum we will pay for all valuables in total is equal to the Valuables Limit shown in the Benefit Table.

#### Delayed Departure/Abandonment

- ✓ Up to £400 if departure of the scheduled public transport on which you are booked to travel is delayed at the final departure point from or to the country of residence for at least 4 hours from the scheduled time of departure due to strike or industrial action or adverse weather conditions.
- ✓ Up to £8,000 (cancellation limit) if after a minimum of 24 hours delay has elapsed for a trip booked for a duration of 1-7 days; or a minimum of 36 hours delay has elapsed for a trip booked for a duration of 8 or more days, you choose to cancel your trip.

#### Overseas Legal Expenses

- ✓ Up to £40,000 for legal costs to pursue a civil action for compensation if someone else causes you bodily injury, medical condition or death during your trip. We will also pay reasonable costs of an interpreter that is arranged by us for court proceedings.

#### Catastrophe Benefit

- ✓ Up to £2,000 if you are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the trip or, if the trip cannot be continued for your return home.



### What is not Insured?

#### Cancellation or Curtailment Charges

- ✗ Any circumstances known to you prior to the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or curtailment of the trip.
- ✗ Pre-existing medical conditions of you or anyone under WHAT IS COVERED.
- ✗ The cost of recoverable airport charges and levies.

#### Emergency Medical and Other Expenses Abroad

- ✗ Any claim arising directly or indirectly from any pre-existing medical condition.
- ✗ Any claim arising from pregnancy related conditions not due to complications of pregnancy which first arise after departing on your trip.
- ✗ Any expenses which are not usual, reasonable or customary to treat your bodily injury or medical condition.

#### 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.
- ✗ Loss, theft of or damage to personal belongings contained in an unattended vehicle overnight between 9pm and 8am (local time) or at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
- ✗ Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.

#### Delayed Departure/Abandonment

- ✗ Any costs or charges for which the airline will compensate you.
- ✗ Abandonment after first leg of a trip.
- ✗ 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).

#### Overseas Legal Expenses

- ✗ Any claim where we think there is not a reasonable chance of you winning the case or achieving a reasonable settlement.
- ✗ Costs or expenses incurred before we accept your claim in writing.
- ✗ Claims against someone you were travelling with or another insured person or any other person covered under a Platinum policy.

#### Catastrophe Benefit

- ✗ Claims where the tour company is responsible.



## Are there any restrictions on cover?

- ! There is no cover for trips over 90 days
- ! The maximum age limit for cover under Cancellation or Curtailment Charges, Emergency Medical and Other Expenses Abroad, Hospital Benefit and Rental Car Collision Damage Waiver is 79 years inclusive.
- ! You will not be covered under the Policy if your country of residence is outside the United Kingdom, Jersey, Guernsey or the Isle of Man.
- ! Insured persons must reside in the same country of residence as the Cardholder.
- ! Pre-existing medical conditions are not covered under this Policy.
- ! For all sections of the Benefit Schedule other than Section S – Hole in One Benefit and Section V – Purchase Protection, the insured will be covered irrespective of the use of the Investec Visa Platinum Card.



## Where am I covered?

- ✓ Any journey for business or pleasure made by you worldwide up to 90 consecutive days during the period of cover.

**Please note:** 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.



## 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 and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.



## 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 Period of cover is the 12 month period beginning with the start date of your Investec Visa Platinum Card account and each 12 month period thereafter as long as your card account is valid. Cover will end when the card account is terminated or when these benefits are cancelled or expire.

Cover begins for any trip commencing on or after the start date of your Investec Visa Platinum Card account.



## How do I cancel the contract?

These benefits are included with your Investec Voyage account and the benefits cannot be cancelled separately. If you cancel your Investec Voyage account the cover will end and all benefits will stop. Please see your Investec Voyage account relationship agreement for full details of how to close your account.