

# Travel Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited**

**Product: M&S Travel Insurance**

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

This M&S Travel Insurance policy protects you against costs that could arise in the course of your travels. It covers such things as emergency medical treatment, personal liability, legal expenses and the theft of your money – although some cover may be optional.



#### What is insured?

- ✓ Emergency medical treatment  
– up to £10,000,000
- ✓ Cancellation or coming home early – up to £6,000 if you need to cancel your trip or come home early due to illness, injury or if the FCDO advise against all, or all but essential travel to your destination
- ✓ Missed Departure  
– up to £600 if you miss your flight to or from the UK
- ✓ Travel delay  
– £25 if you're delayed for 12 hours
- ✓ Accidental death or disability  
– up to £25,000 if a serious accident results in your death or permanent disablement
- ✓ Personal liability  
– up to £2,000,000 if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property
- ✓ Legal expenses and advice  
– up to £25,000 for legal costs to pursue a claim for death or injury
- ✓ Lost documents  
– up to £250 for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Personal money  
– up to £250 if your money is lost or stolen

#### Optional covers

- Baggage  
– up to £2,500 if your belongings are lost, stolen or damaged during your trip and up to £150 if your bags are delayed for more than 12 hours on your outward journey
- Winter sports  
– up to £500 for loss or damage to your winter sports equipment



#### What is not insured?

- ✗ Pre-existing medical conditions – unless you have told us about them and we have said they are covered
- ✗ Any leisure activity that is on the list of excluded activities in the policy document
- ✗ Claims arising from any paid or unpaid manual work or physical labour
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Any other specific exclusion or limitation shown on your Schedule
- ✗ Costs for any persons not named on your Schedule
- ✗ Travel and/or accommodation costs which are recoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations)
- ✗ Any claim where you knew or could reasonably be expected to know, that the event, incident or circumstances had already occurred, or was going to occur when you purchased your policy or booked your trip (whichever is later) and could reasonably be expected to affect your travel plans.
- ✗ Any claim if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews.



#### Are there any restrictions on cover?

- ! Annual Multi-trip insurance is available for travellers up to 80 years of age
- ! There is no maximum age limit for Single Trip insurance
- ! You must be a resident of England, Wales, Scotland or Northern Ireland
- ! You will only be covered if you are travelling to a country included in your policy – other than refuelling stops that do not include an overnight stay
- ! There is no cover for trips longer than the duration shown on your Schedule
- ! Where policy excess applies, it is per incident per person per trip. Your excess is shown on your schedule.
- ! If you are claiming under more than one section for the same incident, you will only pay one excess per person. However, where two or more people claim for the same incident, the most you will pay is twice the excess.



### Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance



### What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover



### When and how do I pay?

You can pay your premium by debit / credit card



### When does the cover start and end?

From the start date shown on your Schedule until the end of the specified period



### How do I cancel the contract?

You can cancel your policy at any time

If you cancel within 14 days of purchase or 14 days from the day on which you receive your documents, we'll give you a full refund – as long as you haven't travelled and there hasn't been a claim (or an incident that might lead to a claim)

To cancel, call 0800 051 6670