

Travel insurance

Insurance product information document




Insurance Company : 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. 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

Product name : **GROUP TRAVEL – STF TRAVEL SURE**


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


What is this type of Insurance?


STF TRAVEL SURE includes travel insurance coverage and travel assistance services which cover the Insured in case of difficulties or Accident during Trips organized by the Policyholder and operates 24/7 during the Trip's duration.


-  **What is insured?**
- ✓ **PERSONAL ACCIDENT:**
 - ✓ Accidental death
 - ✓ Death or Total Permanent Disability following a cerebral vascular accident or heart attack (myocardial infarction)
 - ✓ Accidental permanent disability
 - ✓ Home/vehicle/work station adaptation
 - ✓ Accidental coma
 - ✓ Retraining expenses
 - ✓ **HEALTH:**
 - ✓ Medical expenses Abroad
 - ✓ Medical expenses in the Home Country
 - ✓ Emergency Dental Treatment
 - ✓ Cosmetic Disfigurement
 - ✓ Psychological assistance
 - ✓ **ASSISTANCE, SAFETY AND SERVICES:**
 - ✓ Medical transportation
 - ✓ Repatriation
 - ✓ **TRAVEL:**
 - ✓ Cancellation of travel
 - ✓ Loss, theft, damage to or destruction of Luggage and Equipment
 - ✓ Private Third-Party liability
 - ✓ Advance of criminal bail and payment of lawyers' fees

Cover with a ✓ is automatically included in the policy.

-  **What is not insured?**
- ✗ Death following Illness.
 - ✗ Personal trips.

-  **Are there any restrictions on cover?**
- In relation to Personal Accident:**
- ! Accidents intentionally caused or triggered by the Insured.
 - ! Illness.
 - ! Accidents arising in the context of active participation by the Insured in crimes, Attacks, Terrorist Acts or acts of War.
 - ! The practice or performance of a sport in a professional capacity.
 - ! The exercise of an aerial sport in the capacity of pilot or crew member.
 - ! The use of an airborne craft in the capacity of pilot or crew member.
- In general:**
- ! The types of cover defined in this policy shall be deemed to be ineffective where the grant of such insurance cover will expose the Insurer to sanctions, prohibitions or restrictions within the framework of UN resolutions or commercial or economic sanctions, statutory provisions and regulations of the European Union, United Kingdom or United States of America.

-  **Where am I covered?**
- ✓ The cover is effective worldwide unless mentioned otherwise in the policy documents.

-  **What are my obligations?**
- At conclusion of the policy :**
- Pursuant to applicable law, the policy is drawn up on the basis of the information provided by the Policyholder being a fair presentation of the risk to the Insurer

- The Policyholder shall pay the premium mentioned in the Special Terms and Conditions.
- The Policyholder shall give each Insured a copy of this document as provided by the Insurer.

During the term of the policy :

- The Policyholder shall be responsible for informing the Assistant within 15 days following the date on which it becomes aware of any change affecting at least one of the items declared from time to time pursuant to the "Premium" section of the Special Terms and Conditions.
- The Policyholder shall pay the premium mentioned in the Special Terms and Conditions.

In case of claim :

- The Insured shall notify to the Insurer or the Assistant (as specified in the General Terms) any claim that may be covered by the policy in accordance with the conditions and within the timeframes specified in the policy, together with supporting documentation.
- The Insured shall inform the Insurer of any similar cover taken out with other insurers that could lead to compensation for the same claim.



When and how to make payments?

The insurance is paid for by the Policyholder.
Premium is due quarterly and due within 30 days. Payment can be made by bank transfer or direct debit.



When does the cover start and end?

The cover shall be effective from the moment the Insured leaves his place of work or his home for the purpose of conducting the Trip and ends on the return of the Insured to his place of work or his home, whichever is reached first.
The policy shall commence on 1st of September and end on 31st of August 2021 unless renewed.



How do I cancel the contract?

The Policyholder may terminate the policy, in the following circumstances, by recorded or hand delivered letter addressed to AXA Travel Insurance Limited, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR:

- Upon expiry by giving at least 60 days' prior notice.
- In the event of total withdrawal of the Insurer's authorisation.
- In the event of reduction of the risk, if the Insurer does not agree to reduce the premium.
- In the event of price increase on annual expiry, within 30 days following the notice by the Insurer of the price increase.