

# Travel Insurance

## Insurance Product Information Document

Company: Aviva Insurance Limited Product: M&S Premium Club 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 and in the policy documents.

### What is this type of insurance?

This M&S Premium Club worldwide travel insurance policy protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and the theft of your money.



#### What is insured?

- ✓ Emergency medical treatment – up to £10,000,000
- ✓ Cancellation and abandonment – up to £6,000 if you need to cancel your trip or come home early due to illness, injury or if the FCO advise against all, or all but essential travel to your destination
- ✓ Missed departure – up to £1,000 if you miss your pre-booked transport due to an unexpected delay
- ✓ Travel delay – £30 for each full 12 hour period you're delayed
- ✓ Death or disability – up to £15,000 if a serious accident results in your death or up to £50,000 if a serious accident results in loss of limb, sight and/or permanent total disability
- ✓ 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 £50,000 for legal costs to pursue a claim for death or injury
- ✓ Baggage – up to £2,500 if your personal belongings are lost, stolen or damaged during your trip
- ✓ Lost documents – up to £750 for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Loss or theft – up to £500 if your money is lost or stolen
- ✓ Baggage delay – up to £250 if your bags are delayed for more than 12 hours on your outward journey
- ✓ Winter sports – up to £500 for the loss or damage of your winter sports equipment and up to £150 for a replacement lift pass (we'll also pay up to £500 if you can't take part in winter sports due to illness or injury, and up to £300 if there's a piste closure)



#### What is not insured?

- ✗ Pre-existing medical conditions – unless they're on our Accepted conditions list, or you've told us about them and we've said they're 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 in the policy documents
- ✗ Costs for any persons not covered by this policy
- ✗ Any 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 the event, incident or circumstances already existed when you took out your M&S Premium Club/Club Rewards with insurance membership or booked your trip (whichever is later)
- ✗ Any claim if you travel against the advice of the FCO 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?

- ! Travellers must be aged under 80 when the trip starts
- ! You must be a UK resident when the trip starts. The UK includes the Channel Islands and Isle of Man
- ! Holidays in the UK will only be covered if they include two or more consecutive nights in pre-booked accommodation or have prepaid flights or ferry crossings
- ! Children are eligible if they are aged under 18 years old when the trip starts and accompanying either the policyholder or their spouse/partner on the same trip
- ! Trips should be no longer than 45 days (or 31 days in total in any calendar year for winter sports) and must start and end in the UK
- ! When excess applies it is £75 per person, per claim, per trip



## Where am I covered?

- ✓ This policy will cover you anywhere in the world



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask, including pre-existing medical conditions – 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 and any amount paid as a claim
- We will tell you what information you need to provide us to achieve a settlement of any claim

For full details please see the Policy Booklet.



## When and how do I pay?

This cover is included as part of your M&S Club Rewards membership, for which there is a monthly fee. Premiums are payable on a monthly basis through your credit card and will continue so long as you choose to keep the travel insurance element of Club Rewards.



## When does the cover start and end?

Cover starts from the date Club Rewards is opened and remains in place until the account is closed, you decide to remove the insurance benefit, or you are no longer eligible for cover whichever is sooner.



## How do I cancel the contract?

This insurance is optional.

You can cancel this travel insurance policy or Club Rewards at any time.

To cancel, call 0345 900 0900 or write to M&S Bank, PO BOX 10565, 51 Saffron Road, Wigston, LE18 9FT