

# Travel & Motor Breakdown Insurance

## Insurance Product Information Document

UK Personal Travel & Motor Breakdown cover

Company:

AWP P&C SA, registered office 7 rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudenciel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

### Product: Vacation Rentals (UK) Ltd - Single Trip UK Personal Travel & Motor Breakdown Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

#### What is this type of insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; delayed departures and lost or stolen possessions. There is also cover for costs as a result of breakdown of the vehicle you are using for your journey.



#### What is insured?

##### Personal Insurance Cover

- ✓ **Emergency medical expenses** - Hospital fees, repatriation costs and in-patient benefit if taken ill, injured or if you die on your journey.
- ✓ **Personal possessions** - Items lost, stolen or damaged on your journey.
- ✓ **Personal Money** - Money, travellers cheques and travel tickets lost, stolen or damaged on your journey.
- ✓ **Personal accident** - Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey.
- ✓ **Personal liability** - Costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- ✓ **Additional expenses** - Extra transport and accommodation you have to pay following a delay at your transport departure point, or a natural catastrophe or holiday disturbance that affects your accommodation. There is also compensation for beach closure at your resort.

##### Motor Breakdown Insurance Cover

- ✓ **Cover before you leave** - Assistance to repair / recover your vehicle following a breakdown up to 7 days before your journey. Also, hire costs for a replacement vehicle if repairs are not completed for when you start your journey.
- ✓ **Emergency roadside repairs and getting your insured vehicle to a garage** - Assistance to repair / recover your vehicle following breakdown during your journey.
- ✓ **Journey continuation costs** - Hire vehicle / transport costs to continue your journey while your vehicle is being repaired, or extra accommodation while you wait for repairs to be completed. Also, chauffeur costs to drive your vehicle, if all eligible drivers are unable to drive owing to illness or injury while on your journey.
- ✓ **Essential phone calls** - Costs to make essential calls as a result of the vehicle breakdown.
- ✓ **Home vehicle hire** - Hire vehicle costs after you return home, while your vehicle is still being repaired.



#### What is not insured?

##### Personal Insurance Cover

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later).
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.

##### Motor Breakdown Insurance Cover

- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Costs not authorised by our motor breakdown service.
- ✗ The cost of essential replacement parts, garage repair costs, any fuel or oil used.
- ✗ Vehicles being used for racing, hire or reward.
- ✗ Vehicle breakdown as a result of a mechanical or electrical fault which keeps happening.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.



#### Are there any restrictions on cover?

##### Personal Insurance Cover

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions may be excluded.
- ! Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.

##### Motor Breakdown Insurance Cover

- ! Vehicles must be registered the UK, Channel Islands or Isle of Man.
- ! Vehicles must be kept in a safe roadworthy condition and be serviced according to the manufacturers' specifications.
- ! Your policy contains a limit on the age, dimensions and type of the insured vehicle.
- ! Certain levels of cover may be restricted according to the age of the insured person.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

Cover only applies to travel within the UK, Channel Islands or the Isle of Man.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself, your vehicle and your property against accident, injury, loss and damage and to minimise any claim.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



## How do I cancel the Contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, please use the contact details provided in the policy.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.