

# Travel Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited    Product: First Directory Worldwide 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 First Directory 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 & Abandonment – up to £5,000 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 £1,000 if you miss your flight to and from the UK.
- ✓ Travel delay - £50 if your transport is delayed for 12 hours after check-in (or up to £5,000 if you decide to abandon your trip after 24 hours).
- ✓ Death or disability - up to £50,000 if a serious accident results in your death 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 £1,500 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 £150 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, or for your ski pass (we'll also pay up to £200 if you can't take part in winter sports due to illness, injury or avalanche, up to £500 for your ski pack and up to £300 if there's a piste closure).



#### What is not insured?

- ✗ 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 opened your First Directory insurance 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 do not comply with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews.
- ✗ Where policy excess applies, it is £50 per person per trip.
- ✗ 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 our excluded list in the policy documents.
- ✗ Liability 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.
- ✗ 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.



#### Are there any restrictions on cover?

- ! Travellers must be aged under 70 when the trip starts.
- ! All insured persons must be UK residents.
- ! All insured persons must be registered with a doctor in the UK in order to make any medical claims.
- ! Dependent children must be under 23 years of age when the trip starts.
- ! Trips should be no longer than 31 days and must start and end in the UK.



## 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.
- You must tell us about any event which might lead to a claim as soon as possible.
- 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?

A monthly fee will be taken from your **first direct** 1st Account.



## When does the cover start and end?

Cover starts from the date the First Directory account is opened and remains in place until the account is closed (or you are no longer eligible for cover) whichever is sooner.



## How do I cancel the contract?

This Worldwide Travel Insurance policy is part of First Directory and cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel First Directory. To do this, please contact **first direct** on **03 456 100 100**.