

Travel Insurance

Insurance Product Information Document



Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.
Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.
Inter Partner Assistance S.A. is part of the AXA Group.

Company: Inter Partner Assistance S.A

Product: Co-operative Bank Smilemore

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 us. Full details about the product are provided in your policy documents.

What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip.



What is insured?

- ✓ **Cancelling or cutting short a trip**
We will pay up to £5,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your holiday as a result of one of a number of covered scenarios.
- ✓ **Medical emergency and repatriation expenses**
Should you become unwell whilst on a trip, we will pay up to £10,000,000 for your hospital, ambulance and medical repatriation costs, limited to £500 for emergency dental treatment.
- ✓ **Baggage**
We will cover you up to £2,500 per person if your personal belongings are lost or stolen. The following limits also apply:
 - Up to £250 for any one article
 - Up to £250 for the total of all valuables
- ✓ **Personal money**
If your personal money is lost, damaged or stolen the following limits apply:
 - Up to £250 for cash
 - Up to £100 for cash if under the age of 16
 - Up to £500 for all other personal money, this includes additional accommodation and transport to obtain a replacement passport if yours is lost, stolen or damaged.
- ✓ **Delayed departure**
We will pay you up to £250 per person if your arrival is delayed for at least 12 hours as a result of one of a number of covered scenarios.
- ✓ **Missed departure**
We will pay up to £1,000 for your additional transport and accommodation costs if you miss your public transport as a result of one of a number of covered scenarios.



What is not insured?

- ✗ Any claim arising directly or indirectly from a pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ Circumstances known to you before you purchased your policy or at the time of booking any trip which could reasonably have been expected to lead to a claim under this policy.
- ✗ Your inability to travel due to your failure to hold, obtain or produce a valid passport or any required visa in time for the booked trip.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties or judgement resulting in a claim.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Under all sections, any claim arising from a reason not listed in the 'what is covered' section.



Are there any restrictions on cover?

- ! You cannot claim more than the sum insured shown in your policy documents.
- ! Any medical condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
- ! Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel.
- ! This cover is only available to UK residents who are registered with a GP in the UK.



Where am I covered?

- ✓ Worldwide, excluding the United Kingdom for Medical Expenses Benefits. Any trip solely within the United Kingdom is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- ✓ However, any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which you are travelling has advised against all but essential travel are not covered.



What are my obligations?

- There is no cover for Medical Emergency and Repatriation Service, Cancellation or Curtailment unless you have told us about the pre-existing medical conditions of anyone to be insured on the policy and we have agreed in writing to provide cover.
- We ask that you notify us within 28 days of you becoming aware of an incident or loss leading to a claim and you return your completed claim form and any additional information to us as soon as possible.
- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



When and how do I pay?

Subscription is included in the monthly payment you make for your Co-operative Bank account.



When does the cover start and end?

- Cover commences on the date you open a Smilemore account and will continue for each month you hold that account and continue to pay the monthly subscription.
- Cover in case you need to cancel your trip starts from the day you open a Smilemore account or when you book a trip, whichever is the later.
- If you cancel your Smilemore account mid-term and/or cease to pay the monthly subscription then all cover will cease from the expiry date of your subscription, whether or not you are on a holiday at the time.
- Extension to the period of insurance - If your return journey to the United Kingdom is unavoidably delayed because of something which is covered under this policy, we will automatically extend your cover for the period of the delay at no additional cost.



How do I cancel the contract?

You are free to cancel this policy at any time by closing your Smilemore account or changing it to a standard current account.