

Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: AvivaPlus Multi-Trip

Travel Insurance (included
with your Home cover)



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 Travel Insurance is included with your Home cover and 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
- ✓ Cancelling or coming home early – up to £5,000
- ✓ Missed international departure – up to £1,000 if you miss your flight to and from the UK
- ✓ Flight delay – £25 if you're 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 disablement
- ✓ 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
- ✓ Catastrophe – up to £750 if your independently booked accommodation is made uninhabitable and you have to find alternative accommodation
- ✓ Lost travel 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



What is not insured?

- ✗ Any medical condition or undiagnosed symptom you had or have had when the Home Insurance was taken out or any trip was booked (whichever is later).
- ✗ Any claim where you knew, when you took out your Home Insurance or booked your trip (whichever is later), that your travel plans may be affected; for example where a close relative is seriously ill or the event has already happened
- ✗ Any claim for your baggage or personal belongings which you take away with you.
- ✗ Any leisure activity that is not on our list in the policy documents
- ✗ 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 booklet
- ✗ Costs for any persons not insured by this policy
- ✗ Travel and/or accommodation costs that are recoverable from your provider or elsewhere



Are there any restrictions on cover?

- ! To be eligible for this Travel Insurance you must be under 75 years of age when you take out the AvivaPlus Home Insurance policy.
- ! This insurance covers the AvivaPlus Home Insurance policyholder(s), their partner (under 75 years of age) and their unmarried, dependent children under 18 years of age and in full time education. All insured person(s) must live at home.
- ! The cover provided under this Travel Insurance cannot be changed or upgraded, for example, we cannot provide cover for any medical conditions which you or any other traveller has, make changes to your cover such as adding additional travellers, nor can you purchase additional cover for winter sports or baggage. If you need cover for your belongings this may be included with your AvivaPlus Home Insurance, please check your Home Insurance for further details of what is or isn't covered.
- ! You must have been a UK resident for at least 6 months and registered with a UK doctor.
- ! Holidays in the UK will only be covered if they include two or more consecutive nights stay in pre-booked holiday accommodation.



Where am I covered?

- ✓ You will be covered for worldwide travel



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask.
- 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?

This Travel Insurance policy has been provided with your AvivaPlus Home Insurance. There is no premium to pay.



When does the cover start and end?

This Travel Insurance will last for a maximum of 12 months, from the start date of your Aviva Plus Home Insurance and ending on the first renewal date of your Home Insurance (unless cancelled sooner). If you are on a trip on your Home Insurance renewal date, your Travel Insurance will continue for the duration of the trip, all cover will cease when the trip ends.



How do I cancel the contract?

This is free cover that we have provided as part of your Home Insurance.

To cancel this insurance the Home Insurance must be cancelled. Please refer to the general conditions section of your Home Insurance policy booklet which explains when you can cancel, or call us on 0800 656 9717

All cover under this insurance will cease if you cancel the Home Insurance policy.