



Loveit Coverit Travel Insurance

Insurance Product Information Document

This policy is underwritten by Inter Partner Assistance S.A. UK Branch. 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

Product: Loveit Coverit Essential

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

Our Essential cover level provides a package of Travel Insurance benefits which can be bought as either a Single Trip or Annual Multi-Trip policy.



What is insured?

All amounts are per person unless it says differently

- ✓ **Cancelling and Cutting short your Trip – Up to £1,000**
Cover for any non-refundable unused travel and accommodation costs if you have to cancel or cut a trip short due to certain reasons specified in the policy. This may include cover for Coronavirus (Covid-19) please see the policy wording for details.
- ✓ **Emergency Medical Expenses – Up to £10 million**
Cover for emergency medical treatment and additional expenses, repatriation, and the services of a medical assistance company, outside your home country.
- ✓ **Baggage – Up to £1,500 (Single Article Limit £200)**
Cover for items that are usually carried or worn during a trip if they are lost, stolen or damaged.
- ✓ **Personal Money and Passport – Up to £250**
Cover if your passport carried or left in a safety deposit box is lost, stolen or damaged.
- ✓ **Personal Accident – Up to £5,000**
Cover for accidental bodily injury which within 12 months causes your death (up to the maximum age limit for your policy) or loss of limb, loss of sight or permanent total disablement.
- ✓ **Personal Liability – Up to £1 million**
Cover if you are legally liable to pay costs due to an accident that causes injury, death to a person or loss or damage to property.
- ✓ **Legal Protection – Up to £20,000**
Cover to take legal proceedings to claim compensation due to your death, illness or personal injury.

Compulsory and Optional additional cover available

Winter Sports (Optional)

Cruise Cover (Optional)

Gadget Cover (Optional) – **please note** this section of the cover is underwritten by Collinson Insurance.



What is not insured?

- ✗ Any reason that you know about when buying the policy or booking a trip that may cause you to make a claim.
- ✗ An undiagnosed medical condition or if a terminal prognosis has been given.
- ✗ Private medical treatment unless agreed by us.
- ✗ Being under the influence of alcohol/drugs, solvent abuse, self-exposure to needless risk or an illegal or criminal act.
- ✗ Loss or theft not reported to the policy within 48 hours of discovery.
- ✗ Any Sports and Activities not listed as covered in the Policy Wording.
- ✗ There is no cover for end supplier failure.
- ✗ Apart from Section 2 - Medical Emergency & Repatriation, and certain covered events under Section 1 - Cancelling or Cutting short your Trip, this policy does not cover any claims arising directly, or indirectly, from any coronavirus (including but not limited to COVID-19) or any related or mutated form of the virus.
- ✗ Under Section 1 - Cancelling or Cutting short your Trip, this policy does not cover any action arising from a regulation or instruction given by any government or public authority.
- ✗ Under Section 6 – Personal Accident, this policy does not cover any claim where you sustain an injury whilst participating in Sports & Activities that are not covered by this policy.
- ✗ Any amount recoverable from any other source, e.g. airline, ATOL, debit/credit card.



Are there any restrictions on cover?

- ! This policy does not provide cover for claims arising directly or indirectly from any pre-existing medical conditions that have not been declared completely, honestly and accurately.
- ! For Single Trips, the age limit of this policy is 80 years old and for Annual Multi-Trips, the age limit is 70 years old.
- ! Under most sections an excess of £150 per person, per incident and per section of cover is deducted from a claim.
- ! For Annual Multi-Trips, there is a maximum individual trip limit of 31 days. Trips within the UK must have a minimum of two nights' pre-booked paid accommodation.
- ! This cover is only available to UK residents who are registered with a GP in the UK.
- ! You can only purchase this insurance before you travel.



Where am I covered?

- ✓ The countries or areas listed in your policy documents.
- ✓ You will not be covered for any claim caused by you choosing to travel to a country or region that the Foreign, Commonwealth & Development Office (FCO) or other regulatory body has advised against travel to.



What are my obligations?

- You have checked that you do not have any other insurance policies that may cover the same events and costs as these benefits.
- Take reasonable care to answer all questions carefully and accurately as not doing so could mean that the policy is invalid and all or part of a claim may not be paid.
- Make sure you check that all the information on your Policy Certificate is correct and read all the policy documents provided by us to make sure that the cover meets your needs. Contact us if anything needs to be changed.
- Tell us if you or anyone insured under the policy has a change in health as soon as possible and before you travel.
- Contact the emergency assistance service if you or anyone insured under the policy required inpatient medical treatment, repatriation or your claim is likely to exceed £500.
- Tell us of any claim within 28 days of returning home from your trip.



When and how do I pay?

The premium is due immediately on issuance of the insurance and upon renewal of the contract. The premium can be paid by debit or credit card.



When does the cover start and end?

Your cover will start and end on the dates chosen by you and these will be shown in your Policy Certificate.

For Single Trip policies, cancellation cover starts as soon as you purchase a policy.

For Annual Multi-Trip policies, all cover starts on the policy start date chosen by you. For Cancellation cover to begin immediately for any trips you've already booked, make sure you start the policy on the date of purchase.



How do I cancel the contract?

You may cancel the contract and receive a full refund within 14-days of your inception/renewal or 14-days after receiving the full terms and conditions of your policy, whichever is later, if you have not used the policy to travel on and there are no claims known or pending.

You can cancel the automatic renewal of your policy by contacting us at travel@loveitcoverit.com from the registered email address.