

# Personal Accident & Travel Insurance



## Insurance Product Information Document

Company: American International Group UK Limited

Product: Personal Accident & Travel Insurance

Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN number 781109)

You can find complete policy information in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

### What is this type of insurance?

This is a group policy. It covers a range of benefits resulting from Personal Accident and Travel, including Crisis Containment Management and Virtual Medical Care service, relating to an organised trip



#### What is insured?

##### Personal Accident

- ✓ Accidental death
- ✓ Loss of limb or limbs
- ✓ Loss of sight or hearing
- ✓ Loss of speech
- ✓ Permanent partial disablement
- ✓ Temporary total disability
- ✓ Hospitalisation
- ✓ Dental treatment
- ✓ Accident medical expenses

##### Travel

- ✓ Medical, hospitalisation & emergency travel expenses
- ✓ Repatriation expenses
- ✓ Ongoing medical treatment
- ✓ Emergency travel expenses in the United Kingdom
- ✓ Assistance
- ✓ Search & rescue
- ✓ Cancellation, curtailment, disruption, replacement, travel delay and missed departure
- ✓ Personal property
- ✓ Money
- ✓ Winter sports
- ✓ Legal expenses
- ✓ Personal liability
- ✓ Hijack, kidnap, hostage or kidnap for ransom consultants costs
- ✓ Political evacuation

##### Crisis Containment Management

- ✓ Reimbursement of crisis consultant fees and costs
- ✓ Virtual Medical Care  
Access to a medical second opinion and round the clock access to a GP via the GP Consultation



#### What is not insured?

##### General Exclusions

- ✗ Any pupil who at the cover start date is 18 years of age, or 23 years of age or over and not in full-time education; or
- ✗ Any insured person, who at the cover start date is not a pupil and is 80 years of age or over.  
Injury, loss or expense caused by:
  - ✗ - Attempted suicide or intentional self-injury, or flying as a pilot

##### Personal Accident Exclusions

- ✗ Death caused by suicide
- ✗ Death, disability or the incurring of accident medical expenses or dental treatment caused by:
  - Sickness or disease (not resulting from bodily injury)
  - A gradually operating cause, chronic fatigue syndrome, post-traumatic stress disorder, or other anxiety disorder, any mental disorder or any disease of the nervous system
- ✗ Certain dental treatment and expenses as specified in your policy schedule

##### Travel Exclusions

- ✗ Travelling against medical advice
- ✗ Travelling to receive medical treatment or advice
- ✗ You own decision not to travel or continue if on trip
- ✗ Costs associated with pregnancy/childbirth if the insured person is more than 26 weeks pregnant at the start of, or during the trip
- ✗ Drug or alcohol abuse
- ✗ Redundancy/resignation/financial circumstances
- ✗ Default of transport or accommodation provider
- ✗ Strike, labour dispute, mechanical breakdown
- ✗ A pandemic, epidemic or any event declared by the World Health Organisation as a public health emergency of international concern issued by the World Health Organisation

- ✘ Cancellations and delays as specified in your policy schedule
- ✘ Loss or damage to items, money and vehicles as specified in your policy schedule
- ✘ Losses not reported to the police or appropriate authorities
- ✘ Legal expenses incurred as specified in your policy schedule



### Are there any restrictions on cover?

- ! Maximum amounts are payable for different bodily injuries as contained in the policy
- ! The benefits payable for children and for an insured aged 75 or over will be reduced as specified in your policy document
- ! If your claim results in more than one benefit being due, we will pay up to the limitations as specified in your policy document
- ! If a claim is paid for certain benefits, cover under the relevant section will cease, as specified in your policy document
- ! If death results from bodily injury within 13 weeks of the accident, then we will only pay the amount for accidental death



### Where am I covered?

- ✓ You are covered anywhere in the world unless travelling to a specific country or area to which, before you started your trip, the UK Foreign & Commonwealth Office advised against all or all but essential travel



### What are my obligations?

- When applying for, renewing or requesting changes to your policy, you must take reasonable care to answer the questions you are asked honestly and carefully
- You need to inform us when your children reach the upper age specified in your policy document
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with a specific claim procedure set out in the policy wording



### When and how do I pay?

- The premiums are to be paid as agreed and information will be supplied to us in the form and at the frequency reasonably required by us for the cover to remain in force



### When does the cover start and end?

- The cover starts from the date you were included in the insurance arrangement and remains in force until the end of the period of insurance.
- Cover will end on one of the following dates:
  - If we or the group policyholder cancel the policy, or you withdraw
  - You stop paying your premiums or stop being employed by the group policyholder
  - You die (although a claim can be submitted for such person if death is due to bodily injury)
  - A pupil or any other insured person reaches their upper age limit specified in the policy



### How do I cancel the contract?

You are unable to cancel this policy, but you do have the right not to be included. If you wish not to be included in this policy, please contact the group policyholder.

Only the group policyholder can cancel this policy by giving 30 days' notice in writing to us at our head office: American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. It is the responsibility of the group policyholder to notify insured persons that the policy has been cancelled.