

# Travel Insurance

Insurance Product Information Document

**Company: Zurich Insurance Company Ltd**

**Product: Asda Value Single Trip and Annual Multi-Trip Cover**

Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.



**ZURICH**

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

## What is this type of insurance?

This travel insurance policy is designed to provide financial protection for persons travelling and who wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



### What is insured?

The below is a list of some of the key sections/benefits applicable to this policy, for the full list please refer to the policy wording document. We will pay up to the amount shown, per insured person, per trip.

- ✓ Cancelling and cutting short your holiday - up to £1,000
- ✓ Medical and other expenses - up to £20million
- ✓ Personal belongings and baggage - up to £1,000
- ✓ Personal money - up to £300
- ✓ Delayed Departure - up to £200 - £20 for each 12 hour period
- ✓ Personal accident - up to £20,000
- ✓ Personal liability - up to £2million

#### Optional covers:

The following optional benefits are available subject to payment of the appropriate additional premium:

- Golf
- Business
- Cruise cover
- Gadgets and valuables extension
- Natural disaster
- Hazardous activities
- Winter sports



### What is not insured?

- ✗ Any claim due to medical epidemic or pandemic (with the exception of the Coronavirus cover detailed in the policy wording).
- ✗ Any claim due to Coronavirus, unless:
  - you have had the first 2 doses of the Coronavirus vaccinations as recommended by the UK NHS and are up to date with each Coronavirus booster vaccination for which you are eligible, or were medically unable to have the vaccinations as evidenced by your medical records;
  - you are travelling to a country or area where the FCDO/WHO are not advising against all or all but essential travel due to the Coronavirus pandemic;In which case limited cover applies under the Cancellation, Curtailment and Medical emergency expenses Sections, as detailed in the policy wording.
- ✗ We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing.
- ✗ Trips that commenced prior to purchasing this policy.
- ✗ Any circumstances that are known at the time of purchasing this insurance or at the time of booking your trip, which could reasonably be expected to give rise to a claim.
- ✗ Your unlawful action.
- ✗ Your manual work or hazardous occupation (except where cover is specifically provided).
- ✗ Travel to a destination where the Foreign, Commonwealth and Development Office (or equivalent authority) or the World Health Organisation have advised against all travel or all but essential travel, unless cover is specified within the policy wording.
- ✗ Terrorism (except where cover is specifically provided) cyber terrorism, war or hostilities, civil unrest or any similar event.



### Are there any restrictions on cover?

- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under.
- ! For annual multi-trip insurance the maximum trip duration for any one trip is 45 days.
- ! Winter sports are covered up to the age of 65 years where the appropriate additional premium has been paid and are limited to 17 days per policy year.
- ! The outward and return journey must take place during the start and end date shown on the schedule of cover.
- ! Eligibility: You must be a UK resident, have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.
- ! We will not pay more than the sum insured or limits as shown in your policy documents.
- ! Policies cover emergency medical treatment, it is not private health insurance.



## Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You or someone on your behalf must phone Zurich Assist helpline as soon as possible if you suffer an illness or injury whilst on your trip, if you need to be admitted to hospital as an in-patient or before any arrangements are made for your repatriation and/or you are being told by the treating medical practitioner that you need to undergo tests or investigations as an out-patient.



## When and how do I pay?

At the point of purchase either by credit or debit card.



## When does the cover start and end?

From the start date shown on your certificate of insurance until the end of the specified period.



## How do I cancel the contract?

You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask Asda Travel Insurance for a full refund. To request cancellation of your policy contact us on 0800 479 8703.

Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:

**Single trip policies** - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply. However, please note that if the amount due back is less than £25, no refund will be made.

**Annual multi-trip policies** - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. However, please note that if the amount due back is less than £25, no refund will be made.

If you have travelled on a single trip policy or are intending to claim or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.

By e-mail: [customer.services@travelinsurance.asda.com](mailto:customer.services@travelinsurance.asda.com)

By telephone: 0800 479 8703

In writing: Customer Service Department, Asda Travel Insurance, PO Box 5927, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

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Our firm reference number is 959113.