

# Travel Insurance

Insurance Product Information Document

Company: ZURICH INSURANCE plc

Product: Asda Premium Single Trip and Annual Multi-Trip Cover

Zurich Insurance plc. Our FCA Firm Reference Number is 203093.



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 £2,000
- ✓ Medical and other expenses - up to £25million
- ✓ Personal belongings and baggage - up to £1,300
- ✓ Personal money - up to £400
- ✓ Delayed Departure - up to £255 - £35 for the first 12 hours, there after £20 for each 12 hour period
- ✓ Personal accident - up to £30,000
- ✓ 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
- Valuables extension
- Natural disaster
- Hazardous activities
- Winter sports



### What is not insured?

- ✗ Any claim due to medical epidemic or pandemic except where cover is specifically provided.
- ✗ Claims relating to Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); or any mutation or variation except for medical expenses (policy section B) or for cancelling and cutting short your holiday (section A) if you or a member of your family or travelling party is medically diagnosed with Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); or any mutation or variation of these, or has been personally instructed to quarantine by an NHS service or healthcare professional as a result of them.
- ✗ Pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- ✗ Medical expenses applicable to you becoming ill or injured during trips in England, Scotland, Wales, Northern Ireland or the Isle of Man.
- ✗ Trips that commenced prior to purchasing this policy.
- ✗ Any claims for cancelling or cutting short your holiday that result directly or indirectly from any medical condition you know about at the time of taking out this insurance or when booking a trip which affect, a close relative who is not travelling and is not insured under this policy, someone travelling with you who is not insured under this policy, a business associate, or a person you plan to stay with on your trip.
- ✗ Malicious, reckless, illegal, fraudulent or any other criminal acts by you or anyone acting on your behalf.
- ✗ We only provide coverage under the Delayed departure section of this policy for flights that form part of your initial outward and the final return journey of your trip (i.e. any flights that commence within 36 hours after the departure date and time of the start of the initial flight of your outward or return journey). Please note that this does not apply to any delays caused by, or related to the Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); any mutation or variation of these, or any fear of threat concerning these viruses.
- ✗ 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.
- ✗ Terrorism (except where cover is specifically provided), 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?

If you want to cancel your policy you must write (either by email or letter) to Asda Travel Insurance within 14 days of buying your policy or the date you receive your policy documentation. If you have travelled or made a claim before you have asked to cancel your policy, we may only refund part of the premium. If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

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

Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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