

# 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
- ✓ Accidental 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