

# Travel Insurance

## Insurance Product Information Document

The insurance product is managed by Canopius Managing Agents Ltd and underwritten by certain Underwriters at Lloyd's. The insurance is arranged and administered by Aspire Insurance Advisers Ltd, an XN Worldwide Insurance Company, registered in England and Wales with company number 05167933 and registered address at Dawson House, 5 Jewry Street, London. Aspire Insurance Advisers Ltd are authorised and regulated by the Financial Conduct authority, reference 312228

### Product: Plum Max Travel Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Full details about the product are provided in your policy documents. The words in bold are defined in the terms and conditions of your policy. You can request a travel insurance certificate via the form <https://forms.qover.com/253082197881970>

#### What is this type of insurance?

This insurance provides Benefits in the event of certain travel emergencies or inconveniences which impact the Plum Max membership holders and their **Family**.



#### What is insured?

##### Travel Inconvenience

The expenses incurred whilst on a **Journey** due to:

- ✓ **Baggage Delay or Travel Delay** in excess of 4 hours
- ✓ **Missed Departure**
- ✓ **Legal Expenses** in pursuit of a **Third Party**

##### Baggage, Money and Travel Documents

The expenses incurred whilst on a **Journey** due to:

- ✓ Theft, loss or damage to **Baggage** and **Personal Money**.
- ✓ Theft or loss of **Travel Documents**

##### Medical Expenses and Emergency Assistance

- ✓ Medical expenses whilst on a **Journey** outside of your **Country of Residence**, as the direct result of the **Insured** sustaining unexpected pregnancy complications, **Bodily Injury** or suffering an **Illness**
- ✓ **Emergency Evacuation and Repatriation Expenses** in case of a **Medical situation**, whilst on a **Journey**, and with prior approval of International SOS.

##### Travel Cancellation and Curtailment

- ✓ For expenses as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original itinerary of a **Journey** as a result of unforeseen **Illness**, **Bodily injury**, complication of pregnancy, death of you, a close relative or any person with whom you are travelling or staying during your **Journey**, redundancy or other causes as defined in the policy.

##### Personal Accident

- ✓ If during a **Journey** (while **Insureds** enter an airport, seaport, road or railway station for the purpose of boarding **Common carrier** and upon disembarkation from such **Common Carrier**), they sustain **Bodily Injury** resulting in the death, total and irrecoverable loss of sight in one or both eyes or Loss of Limb or Permanent Total Disablement, the payment of a sum detailed in the policy wording.



#### What is not insured?

##### Baggage, Personal Money and Travel documents

- ✗ Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
- ✗ Incidents of loss or theft of **Baggage** or **Valuables** which are not reported to the local police within 24 hours of discovery, and a written report is not obtained (a Holiday Representatives Report is not sufficient).

##### Medical Expenses and Emergency Assistance

- ✗ Claims where the **Insured** unreasonably refuses the medical repatriation services we agree to provide and pay for under this policy. If the Insured chooses alternative medical repatriation services, they must notify us in writing in advance, and it will be at their own risk and own cost.

##### Travel Cancellation and Curtailment

- ✗ Travel cancellations, re-arrangement or curtailments due to an uncovered reason, which is not included in the policy wording.
- ✗ Claims where you delay or fail to notify the travel agent, tour operator or provider of transport/accommodation, at the time it is found necessary, to cancel the **Journey**. Our liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.



#### Are there any restrictions on cover?

- ! Any **Pre-existing medical condition**.
- ! Your travel against any health requirements stipulated by the carrier, their handling agents, or any other public transport provider.
- ! The maximum age limit for all benefits is 75 years inclusive.
- ! The maximum age limit for **Dependent Children** covered under these benefits is under 19 years of age (or strictly under 25 years of age if legally and financially dependent and in full time education).



## Where am I covered?

- ✓ **Journeys** to all countries worldwide are covered.
- ✓ Any **Journey** solely within the **Country of residence** is only covered where **You** are travelling at least 100 kilometres from home and have pre-booked transport or accommodation.

**PLEASE NOTE:** Any **Journeys** to a country, specific area, or event when the Travel Advice Unit of your local government authority or regulatory authority in a country to/from which you are travelling has advised against all travel are not covered.



## What are my obligations?

- We ask that **you** notify us within 30 days of you becoming aware that **you** need to make a claim and that **you** return your completed claim form and any additional information to us as soon as possible.
- **You** must report all incidents to the local police in the country where it occurs, and obtain a crime or lost property report, which includes an incident number.
- We recommend that **you** check that **you** do not have any other insurance policies that may cover the same events and costs as these benefits.



## When and how do I pay?

The account holder does not pay for the insurance; the insurance cover is provided as a free of charge benefit to the Plum Max membership holders. Plum will pay Lloyd's of London for the insurance cover.



## When does the cover start and end?

Cover begins for any **Journey** commencing on or after 15<sup>th</sup> December 2025 or the start date of your covered Plum Max membership (whichever is later). Cover will end when the Plum Max membership is terminated or when these benefits are cancelled or expire.

The duration of any **Journey** may not exceed 90 consecutive days with a maximum 180 travel days in any 12-month period. Please note if your **Journey** is longer than the maximum duration, benefits will not apply to any part of that **Journey**.

The Plum Max membership must not have any interruption, or interruption of payment of the monthly subscription, from the time of the **Journey** booking until the end of the **Journey**.

Under TRAVEL CANCELLATION, cover shall begin from the time you book the **Journey** and stops at the start of your **Journey**. For all other sections, the benefits start when you leave your home, to commence the **Journey** and terminates at the time you return to your home on completion of the **Journey**.



## How do I cancel the contract?

These benefits are included with your covered Plum Max membership; the benefits cannot be cancelled separately. If you cancel the covered Plum Max membership the cover will end, and all benefits will stop. Please see your Plum Max agreement for full details of how to cancel the Plum Max membership.