

# Travel Insurance

## Insurance Product Information Document



**Company:** Zurich Insurance Company Limited **Product:** Monzo Premium Account Holder Travel Insurance

Zurich Insurance Company Ltd. Our FCA firm reference number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to the Terms and Conditions for the full cover details, exclusions and obligations.

### What is this type of insurance?

This is a personal multi-trip travel insurance designed to offer you and your accompanying immediate family worldwide cover as a benefit of your Monzo Premium account.



### What is insured?

Overall limits are shown per claim, per trip.

Excesses and limits within a section may apply. Refer to the Terms and Conditions for full cover details.

- ✓ Cancellation or curtailment – up to £5,000
- ✓ Delayed departure – £50 per 4-hour period up to the maximum of £250
- ✓ Missed Events Cover – up to £250
- ✓ Missed departure – up to £250
- ✓ Baggage delay – up to £300, and;
- ✓ Extended baggage delay – up to £700
- ✓ Baggage (loss, theft or damage) – up to £750
- ✓ Valuables (loss, theft or damage) – up to £750
- ✓ Personal money (loss, theft or damage) – up to £250
- ✓ Travel documents (loss or theft) – up to £300
- ✓ Business Equipment (loss, theft or damage) – up to £500
- ✓ Personal possessions mugging – up to £1,000
- ✓ Overseas emergency medical expenses and assistance – up to £10,000,000
- ✓ Overseas emergency dental treatment – up to £500
- ✓ Overseas hospital benefit – £60 per 24-hour period up to the maximum of £600
- ✓ Personal liability – up to £1,000,000
- ✓ Personal accident – up to £30,000
- ✓ Overseas legal expenses – up to £25,000
- ✓ Hijack – up to £1,000
- ✓ Winter sports – up to £750
- ✓ Hire car excess – up to £3,000



### What is not insured?

- ✗ Events known to you prior to booking your trip.
- ✗ Any claim arising directly or indirectly from any pre-existing medical condition or if you travel against medical advice.
- ✗ Any medical treatment or diagnostic testing that was pre-planned or pre-known by you.
- ✗ Claims where you do not provide the appropriate supporting documentation.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO) (or any other equivalent authority) advises against travel or all but essential travel due to a pandemic.
- ✗ Any claim resulting from your inability to travel due to failure to hold, obtain or produce a valid passport or any required visas of any member of the travelling party.
- ✗ Any claim resulting from your failure to follow guidance or requirements stipulated by any carrier.
- ✗ Any costs or charges that can be recovered elsewhere, for example a refund or compensation from a travel or accommodation provider.
- ✗ Any curtailment claim where you do not get pre-authorisation from us first.
- ✗ Privately chartered flights.
- ✗ 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.
- ✗ Reimbursement where itemised receipts are not provided.
- ✗ Incidents of loss or theft of baggage or valuables or business equipment which are not reported to the local police within 24 hours of discovery and a written report is not obtained.
- ✗ Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use (except for winter sports equipment).
- ✗ Valuables or personal money or passport or business equipment or winter sports equipment left unattended at any time.
- ✗ Winter sports equipment over 5 years old.
- ✗ Personal possessions over 5 years old that are stolen in a mugging.



## Are there any restrictions on cover?

- ! The excess, as applicable, per claim.
- ! The maximum age limit for all benefits is 70 years inclusive. When you reach the age of 71, cover will continue until the next anniversary of your Monzo Premium account but not thereafter.
- ! The maximum age limit for children covered under these benefits is 19 years inclusive (or 21 years inclusive if in full-time education) at the commencement of a trip.
- ! The duration of any trip may not exceed 45 consecutive days (trips in excess of 45 days are not covered at any point, including if the claim incident occurs in the first 45 days).
- ! Trips inside the UK must be more than 100km from your home and include at least two nights' stay at pre-booked accommodation.



## Where am I covered?

- ✓ You are covered for trips made worldwide as long as your trip starts and ends in the UK.

IMPORTANT: Any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which you are travelling has advised against all travel or all but essential travel are not covered.



## What are my obligations?

- You must take all reasonable care and precautions to prevent a claim happening. You must act as if you are not covered and take steps to minimise your loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- You must be a UK resident (including the Channel Isles and Isle of Man) and be registered with a GP.
- You must not be travelling against medical advice and have sought medical advice if you have any health concerns affecting your ability to travel.
- We ask that you notify us within 30 days of you becoming aware of a claim and fill in the online claim form as soon as possible.
- You must provide, at your own expense, all necessary documentation requested by us and listed in the Terms and Conditions. We may also request more documentation than what is listed to substantiate your claim. If you do not provide this any claim may be refused.
- You must contact Zurich Assist as soon as reasonably possible in the event you are admitted to hospital during a trip.



## When and how do I pay?

The premium is paid to Zurich by the Policyholder, Monzo Bank.

There is no additional charge, fee or premium payable by you for the insurance benefits provided with your Monzo Premium account.



## When does the cover start and end?

Cover is applicable for any trip commencing on or after the start date of your Monzo Premium account. Any trip you are currently on when the Monzo Premium account is activated will not be covered.

The cancellation cover shall begin from the time you book the trip and stops at the start of your trip. For all other sections, the benefits start when you leave your home, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home or place of business (whichever is the earlier) on completion of the trip.

Cover ceases when you cease to be a valid Monzo Premium account holder or at the account anniversary after you reach age 71 years.



## How do I cancel the contract?

These benefits are included with your Monzo Premium account. If you want to end any of the benefits you will need to cancel your Monzo Premium account in the Monzo app, at which point all account benefits, including insurance policies, will cease.

### Zurich Insurance Company Limited

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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