

Annual Travel

Home

This is a policy summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the policy wording, which you should read carefully.

What is Allianz Annual Travel?

Allianz Annual Travel is an optional extension to your Allianz annual household insurance policy. The policy is underwritten by AWP P&C SA and can be included for the duration of your policy only at new business or renewal.

What does Allianz Annual Travel cover me for?

The policy is designed to insure you against certain events when you take a holiday or trip. Cancellation cover will commence from the start date detailed on your policy schedule, all other cover comes into force when you leave home to commence your holiday or trip and ends when you return.

Can I cancel my policy after purchase?

The Allianz household policy provides you with a 14-day reflection period to decide whether you wish to continue for the full policy year. This is subject to certain terms, including a minimum time on risk charge of £25. This charge does not apply within the first 14 days. Full details are shown in the full policy wording which is available on request. This cover is an extension of your Allianz household insurance and if you choose not to proceed with the household insurance, the Annual Travel section will also cease.

How do I make a claim under Allianz Annual Travel?

Please ring (+44) (0) 20 8603 9958 between 8am and 6pm, Monday to Friday and ask for a claim form.

If the claim relates to a medical emergency please ring (+44)(0)20 8603 9929 or fax (+44)(0)208603 0204. Alternatively claims forms can be downloaded from azgatravelclaims.com by clicking on the "file a claim" link.

How do I make a complaint about my Allianz Annual Travel policy?

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please;
Customer Support,
Allianz Global Assistance,
102 George Street,
Croydon
CR9 6HD

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service or independent arbitration.

Would I receive compensation if AWP P&C SA were unable to meet its liabilities?

In the event that AWP P&C SA is unable to meet its liabilities you may be entitled to compensation from the Financial Conduct Compensation Scheme. Further details are in your policy document.

Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review the level of your cover and to amend your policy accordingly if you need a different level of cover.

It is very important to tell us about any changes in your circumstances which may affect your cover, in particular changes in medical conditions.

Significant or Unusual Exclusions and Limitations

The following will automatically be included in your policy, according to the cover you have selected
This is a summary only - full terms can be found in the Policy Wording – a copy is available on request

Features & Benefits	Significant Exclusions and Limitations	Policy Part
<p>Cancellation or Curtailment Charges Cover for unused holiday expenses that cannot be recovered if you cancel your journey before it begins, or you cut your journey short, due to certain necessary circumstances. The circumstances covered are listed in the Policy Wording.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any amount over £5,000. Bankruptcy of the company providing your transport or accommodation. Strike. The death of a pet or animal. Any condition stated under the Health declaration and health exclusions. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. 	1
<p>Medical Emergency, Repatriation & Associated Expenses Provides cover if you are taken to hospital or you think you may have to come home early or extend your journey because of illness or accident.</p>	<p>Outside your home country cover is not provided for:</p> <ul style="list-style-type: none"> Any amount over £10,000,000 in respect of medical related fees. Any amount over £1,500 for funeral expenses, in the place where you die outside your home country. Any amount over £300 for emergency medical dental treatment. <p>Within your home country:</p> <ul style="list-style-type: none"> No medical expenses, dental cover or funeral costs are provided. <p>Irrespective of your destination you are not covered for:</p> <ul style="list-style-type: none"> Travelling on a motorcycle over 125cc unless crash helmets are worn and the driver holds a valid licence. <p>You are not covered for any condition stated under the Health declaration and health exclusions.</p>	2
<p>Loss of Passport & Delayed Personal Possessions Provides cover towards the costs of replacing your passport if it is lost on your journey and for essential replacement items if your personal possessions are temporarily lost on your outward journey.</p>	<p>You are not covered for:</p> <ul style="list-style-type: none"> More than £250 towards the cost of obtaining a temporary passport. More than £150 for essential replacement items of personal possessions. 	3-4
<p>Personal Possessions & Personal Money We will cover your personal possessions and personal money if they are damaged, stolen, lost or destroyed on your journey.</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Any amount over £1,500 in total for personal possessions. More than £300 for any single article including pairs or sets. More than £500 in total for money including £250 cash (£50 if aged 17 or under) More than £350 of valuables. Valuables left in a motor vehicle or in suitcases unless they are with you at all times. Personal possessions that are not with you all the time unless they are locked in the accommodation you are using on your journey, or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into. 	5-6

Features & Benefits	Significant Exclusions and Limitations	Policy Part
<p>Personal Accident Provides cover for an accident during your journey, resulting in death, loss of sight or limb or permanent and total disablement which must be caused by something external and visible.</p>	<p>You are not covered for:</p> <ul style="list-style-type: none"> Any amount over £15,000 for death if you are aged 18 to 64 or £5,000 if you are aged under 18 or between 65 and 74. Any amount over £25,000 for total and permanent loss of sight in one or both eyes, or loss of use of one or both hands or feet. Any amount over £25,000 for a permanent physical disability which prevents you from working. Taking part in manual work. Any condition stated under the Health declaration and health exclusions 	7
<p>Missed Departure Provides compensation for the cost of extra accommodation and transport necessary as you are late for departure due to:</p> <ul style="list-style-type: none"> Public transport not running to its timetable; or vehicle you are travelling in has an accident or breaks down. 	<p>You are not covered:</p> <ul style="list-style-type: none"> For any amount over £1,000. For late public transport unless you get a letter from the provider confirming the service did not run on time. For vehicle accident or breakdown unless you get confirmation of the delay from the authority who attended. For strike or industrial action which began or was announced before your journey was booked. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. 	8
<p>Departure Delay Provides compensation if the flight, international train or sailing you are booked on is delayed at its departure point by more than 12 hours, for one of the reasons listed in your policy wording.</p>	<p>You are not covered for:</p> <ul style="list-style-type: none"> Anything caused by you not checking in at the departure point when you should have done. Missed connections. Any amount over £25 for the first full 12 hours delay, £15 for each extra 12 hour delay, or more than £300 in total. Any amount over £5000 if you abandon the holiday on outbound journey. The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. 	9
<p>Personal Liability Covers costs you are legally liable for, for any of the following you cause during your journey:</p> <ul style="list-style-type: none"> Bodily injury. Loss or damage to other people's property. Loss or damage to the accommodation you are using. 	<p>You are not covered for:</p> <ul style="list-style-type: none"> Anything caused by something you deliberately did or did not do. Something caused by you using any firearm or weapon. Any accidents caused by your possession of any motorised or mechanical vehicles. Any amount over £2 million. 	10
<p>Hijack or Mugging Provides compensation if you cannot reach your destination due to being hijacked, or if you are hospitalised during your journey because of a mugging resulting in your bodily injury.</p>	<p>You are not covered for:</p> <ul style="list-style-type: none"> For more than £100 for each 24 hour period you are delayed by Hijacking, or for more than £1,000 in total. For more than £100 for each 24 hour period you are hospitalized as a result of mugging, or more than £1000 in total. Compensation for mugging unless you have made a report to the Police within 24 hours confirming your hospitalisation. 	11
<p>Legal Expenses Provides loans for you or your legal representatives to take legal action for compensation as a result of your death, illness or injury during your journey.</p>	<p>You are not covered for:</p> <ul style="list-style-type: none"> More than £25,000 for you, or £50,000 for all persons insured on this policy, for legal costs and expenses. Any claim where we think a reasonable settlement is unlikely or the cost of the action could be more than the settlement. 	12

Features & Benefits	Significant Exclusions and Limitations	Policy Part
<p>Winter Sports Provides cover for:</p> <ul style="list-style-type: none"> Cost of your ski pack if you have to cancel or curtail your trip or you cannot ski due to injury. Hire of alternative ski equipment if your own ski equipment is temporarily lost or stolen on the outward journey. Cost of ski equipment if it is damaged, lost or stolen on your journey Associated costs if you cannot ski at your resort due to adverse weather Travel and accommodation costs incurred as a result of an avalanche in your resort 	<p>You are not covered for:</p> <ul style="list-style-type: none"> More than £25 for each 24 hour period, or £400 in total for ski pack Anything mentioned under the heading 'What is not covered' within part 1 and part 2 of the policy wording for ski pack. More than £20 for each 24 hour period, or £300 in total for delayed ski equipment. More than £400 for your own ski equipment or £250 for ski equipment hired by you when lost, stolen or damaged. Anything mentioned under the heading 'What is not covered' within part 5 of the policy wording for lost, stolen or damaged ski equipment. More than £20 for each 24 hour period up to £200, for the cost of extra transport or lift passes to let you ski at another resort More than £40 per 24 hours and up to a maximum £200 in total for travel and accommodation on costs incurred as a result of an avalanche in your resort. 	13
<p>Pre Existing Medical Conditions The policy does not automatically cover all illness and injuries. This applies to you, or any person upon whom your journey depends. If you are not sure whether a medical condition is relevant, you should tell us anyway. If there is any change in the medical condition(s) or their treatment before you travel, you need to tell us.</p>	<p>You are not covered for:</p> <ul style="list-style-type: none"> Any medical condition where you have been treated, or had a consultation with a doctor during the 6 months before your policy was issued. Any claim if you travel against the advice of a doctor. Any claim if you know you will need medical treatment while you are away. Any claim if you have been given a terminal prognosis. Any claim if you are awaiting medical treatment or been under investigation when your policy was issued. Any claim if you suffer from any diagnosed psychiatric disorder. 	Health declaration and health exclusions.

General Exclusions and Conditions

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Features & Benefits	Significant Exclusions and Limitations	Policy Part
Excess	<ul style="list-style-type: none"> A £50 excess applies (reduced to £15 if only lost deposits are claimed for under Part 1). 	1, 2, 5, 6, 9 and 13
Winter Sports	<ul style="list-style-type: none"> More than 17 days in total during the period of cover. 	Definition of word
Length of Journey	<ul style="list-style-type: none"> Any part of a journey which is booked to last longer than 31 days, 45 days when extension paid. Any part of a journey in your home country which is booked to last for less than 2 days. 	Definition of word