

UIA - Standard Travel Insurance Policy Summary

This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros Sociedad Anonima, 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company number: FC021974. Branch Number BR008042. Trading under the name Mapfre Assistance.

Mapfre Assistance are authorised by Direccion General de Seguros and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Type of insurance and cover

Travel insurance for single or annual multi trips – *Please refer to your policy schedule for your selected cover.*

Various optional covers may also be included – *your policy schedule will show if you selected these options.*

Age eligibility

This policy is not available to anyone aged 71 or over if annual multi trip cover is selected. If you reach the age of 71 during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 71 or over.

Winter sports cover is not available under this policy for anyone aged 66 or over for both annual multi trip and single trip cover.

Conditions

- It is essential that you refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy - *Please refer to the policy wording for full details.*

Significant features and benefits

- War risks, civil commotion and terrorism – cover for these events is provided under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident (unless caused by nuclear, chemical or biological attack) – *Please see paragraph 1. in the What is not covered - applicable to all sections of the policy in the policy wording for full details.*

The table shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and these are marked* - *your policy schedule will show if you selected any of these options.*

Section	Title	Limit
A	Cancellation or curtailment charges	£1,000 per person (unless shown as otherwise in the schedule)
B	Emergency medical and other expenses	£5,000,000 per person
	Emergency dental treatment	£200 per person
	Funeral expenses abroad	£1,500 per person
C	Hospital benefit	£300 per person (£15 per day)
D	Personal accident	£20,000 per person (subject to age)
E*	Baggage	Excluded (unless shown as otherwise in the schedule)
F	Personal money, passport and documents	<i>Not available on Standard policy</i>
G	Personal liability	£2,000,000 per person
H	Delayed departure	£100 per person (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£1,000 per person (unless shown as otherwise in the schedule)
I	Missed departure	£250 per person (unless shown as otherwise in the schedule)
J	Legal expenses and assistance	£10,000 per person
K*	Financial failure cover	£1,000 per person (unless shown as otherwise in the schedule)
L*	Ski equipment	£500 per person (Up to £250 for any single article, pair or set of articles, subject to age depreciation)
M*	Ski equipment hire	£250 per person (£25 per day)
N*	Ski pack	£500 per person
	Lost lift pass	£150 per person
O*	Piste closure	£300 per person (£30 per day)
P*	Avalanche or landslide cover	£300 per person
Q*	Cruise cover	
	Extended baggage cover	£2,500
	Single article limit	£750
	Total for all valuables	£500
	Each missed shore trip	£25
	Confined to your cabin due to illness	£300 (£15 per day)
R*	Business travel	
	Business equipment	£750 per person
	Single article limit	£500 per person
S*	Travel disruption cover	
	Before you reach your destination: Cancellation or abandonment of your trip after 5 hours delay or Additional expenses to reach your destination	£1,000 per person (unless shown as otherwise in the schedule Includes up to £200 for taxis and hire cars
	Delayed departure compensation (to help pay for meals and refreshments)	£100 per person (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500 per person
	While you are at your destination: Alternative accommodation or	£1,000 per person (unless shown as otherwise in the schedule

	abandonment of trip	Includes up to £200 for taxis and hire cars
	On the way home: Additional expenses to return home or if you have to stay longer abroad	£1,000 per person (unless shown as otherwise in the schedule Includes up to £200 for taxis and hire cars
T*	Golf cover	
*	Loss of green fees	£300 per person
	Golf equipment	£1,000 per person
	Delayed golf equipment	£300 per person
	Golf equipment hire	£200 per person
	Liability for golf buggies whilst in use	£1,000,000 per person

Significant or unusual limitations or what is not covered

- The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.
- Under annual multi trip policies there is no cover for trips over 178 days.
- Under single trip policies there is no cover for trips over 178 days.
- Any trip that has already begun when you purchase this insurance will not be covered, except when you renew an existing annual multi trip policy which fell due for renewal during the trip.

What is not covered applicable to all sections of the policy

- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered - *Please see paragraphs 4, 5, and 6 in the What is not covered - applicable to all sections of the policy in the policy wording.*
- Wilful, self inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol resulting in a claim.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all travel or all but essential travel (except where cover is provided for cancellation or curtailment of your trip under Section S – Travel disruption cover).

What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.

What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the medical practitioner in attendance, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section C – Hospital benefit

- Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have not had the NHS recommended inoculations and/ or taken the NHS recommended medication.

What is not covered under Section E – Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded - *See your policy wording for the full list.*
- Business goods, samples or tools used in connection with your occupation.

What is not covered under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds (unless you have cover under Section S – Travel disruption cover).
- Any delays to any subsequent outbound or return connecting public transport following your departure from the final departure point from or to the United Kingdom.

What is not covered under Section I – Missed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds (unless you have cover under Section S – Travel disruption cover).

What is not covered under Sections K – Financial failure cover

- The insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the United Kingdom
- The insolvency or other financial failure of any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel, accommodation or the services of any other end supplier.
- The insolvency or other financial failure of the travel, accommodation or other end supplier of which you could have reasonable been expected to know of at the time of booking or taking out this insurance.

What is not covered under Sections L, M, N, O, & P – Winter sports

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section L – Ski equipment.

What is not covered under Section Q – Cruise cover

- Valuable left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked cabin or other accommodation
- Baggage contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm, unless it is locked out of sight in a secured baggage area) – *please see the definition of secure baggage area in the Definitions in the policy wording*
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – *see your policy wording for the full list*
- Business goods, samples or tools used in connection with your occupation

- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

What is not covered under Section R – Business travel

- Business equipment left unattended at any time unless deposited in a hotel safe or safety deposit box or left in your locked accommodation.
- Business equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*
- Loss, theft or damage of CD's, DVD's, films, tapes, cassettes, cartridges or discs other than the market value.
- Any loss or damage arising from manual work.

What is not covered under Section S – Travel disruption cover

- Claims arising within the first 7 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- Strike or industrial action existing or publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or for which you receive or are expected to receive compensation or reimbursement.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any costs incurred by you which are recoverable from your credit/debit card provider or for which you receive or are expected to receive compensation or re-imburement.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.

What is not covered under Section T – Golf cover

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- Golf equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – *Please see the definition of secure baggage area in the Definitions in the policy wording.*

Duration

This policy either:

- lasts for a period of 12 months after which it automatically expires; or
- is for a single trip.

Please refer to your policy schedule for your selected cover.

Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to us for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. See General conditions applicable to the whole policy in the policy wording for full details.

Claim notification

To make a claim contact 0207 748 0672 (except for Financial Failure cover, where you should contact 0208 776 3752). For 24 hour medical assistance, please call 0207 748 0671.

Making a complaint

Any complaint you may have should in the first instance be addressed to the claim office or helpline as applicable.

If your complaint relates to your policy, please call Customer Relations on 01924 207097 or email qualityassuranceteam@heathlambert.com. You can also write to Customer Service Manager, UIA Travel Insurance, Phoenix Court, Jacobs Well Lane, Wakefield, WF1 3NT.

If your complaint relates to a claim on your policy, please contact the department dealing with your claim.

If you are not satisfied with the way in which your complaint has been dealt with, you should write to: Customer Relations Department of Mapfre Assistance, Maitland House, Southend-on-Sea, Essex, SS1 2JY.

If the complaint is still not resolved, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the [Making a complaint](#) section of the policy wording.

Financial Services Compensation Scheme (FSCS)

Heath Lambert Limited (HLL), Mapfre Assistance and AllClear Insurance Services Ltd are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if HLL or your Insurers are unable to meet their liabilities. This depends on the type of business and the circumstances of the claim.. Further information about the compensation scheme arrangements is available from FSCS. You can get more information by visiting the FSCS's website at www.fscs.org.uk or by writing to: Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.