

# Travel Insurance

## Insurance Product Information Document

### Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is incorporated and registered in Spain and registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042 and its principal office is at Dixon House, 72-75 Fenchurch Street, London, EC3M 4BR. MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima is authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority (No.203041) and the Prudential Regulation Authority.

### Product: Standard Single Trip and Annual Multi-Trip Insurance

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

#### What is this type of insurance?

This single trip and annual multi-trip travel insurance policy is designed to provide financial protection and medical assistance for your trip.



#### What is insured?

- ✓ Cancelling & Curtailment
- ✓ Missed Departure
- ✓ Travel Delay
- ✓ Abandonment
- ✓ Personal Accident
- ✓ Medical Emergency Expenses
- ✓ Personal Property
- ✓ Delayed Baggage
- ✓ Personal Money
- ✓ Personal Public Liability
- ✓ Home Help or Nanny
- ✓ Legal Costs and Expenses

#### Optional covers:

- Ski Equipment
- Ski Pack
- Piste Closure
- Golf Cover
- Hole in One
- Cruise Cover
- Business Cover
- Travel Disruption Cover
- Wedding Cover



#### What is not insured?

- ✗ Professional, organised sports or wintersports not normally included unless the appropriate premium had been paid or proper safety measure taken.
- ✗ Mountaineering or rock climbing requiring the use of picks, ropes, guides or pot-holing.
- ✗ Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs, or deliberately putting yourself at risk (unless you are trying to save someone's life).
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ Claims where a medical certificate has not been obtained from a medical practitioner confirming that cancellation or curtailment of the holiday was medically necessary (where relevant).
- ✗ Your manual work or hazardous occupation of any kind including taking part in dangerous expeditions or the crewing of a vessel outside European waters.
- ✗ Being compulsorily detained as a psychiatric patient in a hospital or other medical facility.
- ✗ Any claim that results from you travelling to a country or an area where war, invasion and other war like or civil war, terrorism occurred and the (FCO) Foreign and Commonwealth Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter is not to travel to this country or area.



#### Are there any restrictions on cover?

- ⚠ Each section of cover has a maximum sum insured which we will pay up to, per insured person, per trip.
- ⚠ The cover starts at the time the trip is booked or the start date shown on the Schedule of cover, whichever is later.
- ⚠ For travellers up to the age of 70 years, the maximum trip duration of any one trip is 45 days. For those aged 70 years and over, the maximum trip duration of any one trip is 31 days.
- ⚠ The Outward and Return Journey must take place during the start and end date shown on the Schedule of Cover. Winter sports are limited to 17 days per policy year, where the appropriate additional premium has been paid.
- ⚠ We will not pay the excess of every claim made for each booking. (This does not apply to deposit only claims).



## Where am I covered?

- ✓ You will be covered for any country or region you have selected when buying this insurance.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You must contact MAPFRE Assistance immediately on 0207 748 0521 or +44 207 748 0521 from outside the UK if you are admitted as an inpatient. Failure to do so may result in benefits being limited.



## When and how do I pay?

At the point of purchase either by credit or debit card.



## When does the cover start and end?

From the Start Date shown on your certificate of insurance until the end of the specified period.



## How do I cancel the contract?

You can cancel this policy within 14 days from the date you receive the confirmation invoice and this policy wording unless you have made a claim. We will then refund your premium in full. We will not refund your premium after the 14 day period. We may cancel any cover under this policy by giving you 14 days notice by recorded delivery letter to you at your last known address. In this event, we will calculate the premium for the period up to the date when the cancellation takes effect and we will refund the premium paid for the remaining period of insurance. However, if we cancel the policy due to dishonesty or fraudulence, no refund of premium will apply.

By email: [support@uia.co.uk](mailto:support@uia.co.uk)

By telephone: 01438 761 776

In writing: Customer Service Department, UIA (Insurance Services) Ltd, Kings Court, London Road, Stevenage, Herts, SG1 2TP