

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: Flexi and Signature Travel 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 flexi and signature travel insurance policy is designed to provide financial protection and medical assistance for you and your family with children under the age of 18



What is insured?

- ✓ Cancelling & Curtailment
- ✓ Medical Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Abandoning Holiday
- ✓ Delayed Departure
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Accommodation Cover



What is not insured?

- ✗ If you are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed for you or a family member.
- ✗ When travelling against the advice of a medical practitioner or travelling to get medical treatment abroad.
- ✗ If you or anyone covered in the policy has received any medical treatment in the last 5 years.
- ✗ Any costs which relate to the receiving of care unless authorised and a part of a valid claim.
- ✗ Any Dangerous Activities not listed in policy documents.
- ✗ 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.
- ✗ The cost of any product that is covered by another insurance at the time of the claim.
- ✗ Any claim directly or indirectly in connection with a Natural Disaster.
- ✗ 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?

- ⚠ Children under the age of 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.
- ⚠ Policies are only available for people aged up to 79 at the date the policy is brought.
- ⚠ You must have lived in the UK or the Channel Islands for at least six of the last 12 months, before the policy was brought or renewed.



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 UIA (Insurance Services) Ltd Travel Claims immediately on 020 7748 2964 or +44 207 748 2964 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?

For a Signature policy this product is a free complimentary addition to your UIA Household insurance. For a Flexi Policy, 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.

By email: 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