

Travel Insurance

Insurance Product Information Document

Company: **MAPFRE ASISTENCIA**

Firm Reference Number (FRN): 203041



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 the policy documentation.

What is this type of insurance?

This single trip and annual multi-trip travel insurance policy is designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



What is insured?

- ✓ Cancellation – up to £1,500
- ✓ Curtailment – up to £1,500
- ✓ Missed Departure - up to £250
- ✓ Travel Delay – up to £100
- ✓ Abandonment – up to £1,500
- ✓ Personal Accident – up to £20,000
- ✓ Medical Emergency Expenses – up to £5,000,000
- ✓ Personal Property – up to £1,000
- ✓ Delayed Baggage – up to £100
- ✓ Personal Money – up to £300
- ✓ Personal Public Liability – up to £2,000,000
- ✓ Home Help or Nanny – up to £300
- ✓ Legal Costs & Expenses – up to £10,000

Optional covers:

- Ski Equipment
- Ski Pack
- Piste Closure
- Golf Equipment
- Loss of Green Fees
- Hole-in-one
- Travel Disruption Cover
- Business cover
- Wedding cover



What is not insured?

- ✗ Claims can be made for medical expenses (Section 6 of your policy) or for cancelling (Section 1) or cutting short (Section 2) your trip if you or a member of your family or travelling party is medically diagnosed with Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); any mutation or variation of these, or has been personally instructed to quarantine by an NHS service or healthcare professional as a result of them, but no other cover applies for claims caused by or relating to these conditions.
- ✗ End Supplier Failure including Scheduled Airline Failure (SAFI) and supplier insolvency.
- ✗ We will not cover you for claims associated with pre-existing medical conditions that you did not disclose to us and we did not accept in writing.
- ✗ Any circumstances that are known at the time of purchasing this insurance or at the time of booking your trip, which could reasonably be expected to give rise to a claim.
- ✗ You being involved in any malicious, reckless, illegal or criminal act.
- ✗ Your manual work or hazardous occupation of any kind.
- ✗ Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign Commonwealth & Development Office or the World Health Organisation has advised the public not to travel.



Are there any restrictions on cover?

- ! Each section of cover has a maximum sum insured, as specified in your policy booklet, which we will pay up to, per insured person, per trip.
- ! For annual multi trip insurance for travellers up to the age of 70 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.
- ! Winter sports are covered up to the age of 65 years where the appropriate additional premium has been paid and are limited to 17 days per policy year.
- ! The outward and return journey must take place during the start and end date shown on the schedule of cover.
- ! Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under.



Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted 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?

If, having examined your policy wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the policy wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.