

## Travel Insurance

### Insurance Product Information Document

#### Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041.

#### Product: Premier Plus Single and Annual Multi-trip Travel Insurance

#### Scheme Type: UK Retail & Consort

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?

The single trip and annual multi-trip travel insurance policies are 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 £10,000
- ✓ Medical Expenses - up to £10,000,000
- ✓ Hospital Benefit - up to £200 (£25 per day)
- ✓ Personal Accident - up to £30,000
- ✓ Baggage & Passport - up to £3,000
- ✓ Personal Money & Documents - up to £600
- ✓ Personal Liability - up to £2,000,000
- ✓ Hijacking - up to £2,000 (£200 per day)
- ✓ Missed Departure - up to £1,000
- ✓ Delayed Departure - £25 for each 12hrs (Up to £400)
- ✓ Catastrophe - up to £1,000
- ✓ Holiday Abandonment - up to £10,000
- ✓ Credit Card Fraud - up to £500
- ✓ Overseas Legal Expenses & Assistance - up to £20,000
- ✓ Strike - up to £200

#### Optional covers:

- Winter Sports
- Travel Disruption
- Flight Cancellation
- Wedding/Civil Partnership
- Golf
- Business Cover
- Cruise Connection Cover



#### What is not insured?

- ✗ Claims can be made for Medical Expenses (policy section B) or for cancelling and cutting short your Trip (section A) 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); or 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.
- ✗ Any pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- ✗ Any claims for cancelling or cutting short your holiday that result directly or indirectly from any medical condition you know about at the time of taking out this insurance or when booking a trip which affect, a close relative who is not travelling and is not insured under this policy, a business associate, or a person you plan to stay with on your trip.
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ Any claim that results from you travelling to a country or an area where 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.
- ✗ Scheduled Airline Failure Insurance (SAFI) and supplier insolvency.



#### Are there any restrictions on cover?

- ! Each section of cover has a maximum sum insured, as specified in your policy schedule, which we will pay up to, per insured person, per trip.
- ! Excess - 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 +44 (203) 362 2423 in the event of a claim resulting from a medical emergency or a need to curtail a trip. 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?

If Single Trip cover is selected, Cancellation cover shall be operative from the time you pay the premium and will cease upon departure on your trip or in the event of a cancellation claim.

If Annual Multi-Trip is selected, Cancellation cover shall be operative from the start date this insurance is effected by you and terminates on commencement of any trip.

All other sections of the policy, whichever cover is selected, the insurance commences when you leave your home/place of business in your home country (whichever is the later) to commence the trip and terminates at the time of your return to your home/place of business.



## How do I cancel the contract?

If you wish to cancel your policy, you must notify your issuing agent within 14 days of purchase of the policy.