

**Cruise travel insurance with a Big Tick!**  
Any condition. Any age. Anywhere.

**Your AllClear Cruise Travel  
Insurance Policy**



## Important contact information

### Emergency & general contact numbers

#### Before you leave



**If you need to amend your policy, add a new medical condition or talk about your policy:**

Telephone the AllClear call centre

**01708 339232**

#### When you are away



**If you need medical emergency assistance while abroad:**

Telephone MAPFRE Assistance

**UK**

**0207 748 0521**

**Outside UK**

**+44 207 748 0521**

(24 Hour Helpline Important – please quote reference AllClear)

#### When you get back



**If you need to make a claim:**

Telephone AllClear Travel Insurance Claims

**01420 383014**

(See page 4 for full details)

## Welcome...

Thank you for choosing AllClear Cruise Travel Insurance. **We** believe everyone deserves the right to travel and for that reason **we** have developed this travel insurance policy for **your** peace of mind.

To assist **you** finding **your** way around this document **we** have identified key information for **you** by the use of colour coding and icons.

Sections denoting **YOU ARE COVERED ✓** are highlighted in green and sections denoting **YOU ARE NOT COVERED ✗** are highlighted in red.

Throughout the policy wording **your** attention is drawn to **important information** by the following icons:  

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# Introduction

This insurance policy contains full details of the cover provided plus the conditions and exclusions which apply to it. **You** must read the insurance policy carefully.

It is only available to persons resident in the United Kingdom and is only valid for trips commencing in and returning to **your** home country.

There are conditions and exclusions which apply to individual sections and general conditions and exclusions and warranties which apply to the whole policy.

Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.

**Your** policy is governed by the laws of England and Wales, unless **we** agree otherwise.

The policy applies to all persons named on the policy schedule who are eligible to be insured and for whom the premium has been paid. **You** must have resided in the UK for no less than 6 months, have a permanent UK address and be registered with a UK General Practitioner.

This insurance is underwritten by MAPFRE Asistencia Compañía 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.

**We** (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

AllClear Ltd act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which **your** insurance is arranged.

**Your policy is underwritten by MAPFRE Asistencia.**

**Your claims are managed by Reactive Claims Limited.**

**Your medical emergency assistance services are provided by MAPFRE Assistance.**

# Important things to remember

## Before you go

If **you** need to cancel **your** trip contact the AllClear Travel Insurance Claims helpline on 01420 383014

## While you are away

### 1) If you need medical emergency assistance

MAPFRE Assistance provides immediate help in the event of an insured person's illness or injury arising outside **your** home country – they provide a 24 hour multilingual emergency service 365 days a year and can be contacted by telephone.

**UK 0207 748 0521**

**Outside UK +44 0207 748 0521**

**Fax +353 91 501619 or**

**Email: [irlcosiam@mapfre.com](mailto:irlcosiam@mapfre.com)**

When an insured person calls upon the services of MAPFRE Assistance it is a condition of service that MAPFRE Assistance shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem. The service includes, where necessary:

- i)** Multilingual assistance with hospitals and doctors
- ii)** Repatriation arrangements by escort by a medical attendant
- iii)** Travel arrangements for other members of **your** party or immediate relative
- iv)** On arrival in **your** home country, an ambulance service to hospital or home.

**Please note that failure to contact the assistance company may result in a claim being invalid.**

### 2) If you are treated as an outpatient

If **you** receive medical treatment abroad as an outpatient, **you** should pay the hospital or clinic and claim back **your** medical expenses from AllClear Travel Insurance Claims when **you** return home, unless **your** outpatient treatment is likely to cost more than £500, in which case **you** must contact MAPFRE Assistance immediately (please refer to the 24 hour medical emergency section above for contact details).

**3)** In the event of loss, burglary or theft of personal baggage, valuables or money, **you** must report this in full to the police within 48 hours, and obtain a written police report failure to do so will invalidate **your** claim. See **Section 12 Personal property** on page 26 for full details of cover.

## On your return

### How to make a claim

**1) AllClear Travel Insurance claims are handled by Reactive Claims Ltd.**

If you need to make a claim please obtain a claim form by telephoning or writing to the claims service below within 28 days of your return, quoting AllClear Travel Insurance and which section of the policy you are claiming under. Alternatively you can register your claim online, download claim forms and access a comprehensive list of FAQ's to help you with the claims process:

**Reactive Claims Ltd  
Attwood House,  
Mansfield Business Park  
Four Marks  
Hampshire  
GU34 5PZ**

**01420 383014**

**Email : [info@reactiveclaims.com](mailto:info@reactiveclaims.com)**

**[www.reactiveclaims.com](http://www.reactiveclaims.com)**

**2)** Then return **your** completed claim form to the claims service together with **your** original policy and policy schedule, confirmation of booking, **all original receipts and police reports** (which must be obtained within 48 hours of discovery in the event of loss, burglary or theft of money, valuables or any items of personal baggage) and any other evidence requested on the claim form.

A twilight view of Port Vell and the Mediterranean city of Barcelona, capital of Catalonia, Spain. A rich and fascinating combination of contemporary culture and historical landmarks makes the city a popular destination for many.

# Your policy



# Summary of cover

(per person)









|   | Page      | Gold Cover<br>Cover  | Excess  | Platinum Cover<br>Cover   | Excess   |
|---|-----------|--|---|---|--|
| <b>1 Cancellation</b>   | <b>18</b> | £5,000<br><br>Additional cover can be purchased in increments of £1,000 up to a maximum £25,000.   | £250<br>(£15 for loss of deposit)   | £5,000<br><br>Additional cover can be purchased in increments of £1,000 up to a maximum £25,000.  | £50<br>(£15 for loss of deposit)                                   |
| <b>2 Curtailment</b>  | <b>19</b> | £5,000   | £250  | £5,000  | £50  |
| <b>3 Missed departure</b>   | <b>20</b> | £750   | Nil   | £750  | Nil  |
| <b>4 Missed port departure</b>  | <b>20</b> | £1,000   | £250  | £1,000  | £50  |
| <b>5 Travel delay</b>   | <b>21</b> | £20 for the first 12 hours<br>£10 for each 12 hours after up to £100<br><br>Abandonment<br>Up to £5,000  | Nil   | £20 for the first 12 hours<br>£10 for each 12 hours after up to £100<br><br>Up to £5,000  | Nil  |
| <b>6 Cabin confinement</b>  | <b>22</b> | £100 per day up to £1,000  | Nil   | £100 per day up to £1,000   | Nil  |
| <b>7 Itinerary change</b>   | <b>22</b> | £100 per port up to £500   | Nil   | £100 per port up to £500  | Nil  |
| <b>8 Unused excursions</b>  | <b>22</b> | £500   | £75   | £500  | £50  |
| <b>9 Cruise interruption</b>  | <b>23</b> | £1,000   | £250  | £1,000  | £50  |
| <b>10 Personal accident</b>   | <b>24</b> | Death<br>£15,000<br>Permanent total disablement<br>£25,000<br><br>If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.   | Nil<br>Nil  | £15,000<br>£25,000  | Nil<br>Nil   |
| <b>11 Medical emergency expenses repatriation and associated expenses</b> | <b>24</b> | £15,000,000<br><br>Medical inconvenience benefit<br>£25 per day up to £1,000<br>Loss of medication<br>£300   | £250<br><br>Nil<br>£75  | £15,000,000<br><br>£25 per day up to £1,000<br>£300   | £50<br><br>Nil<br>£75  |
| <b>12 Personal property</b>   | <b>26</b> | Up to £2,500<br>Single article limit<br>£200 (Except mobility aids)<br>Valuables limit<br>£250<br>Prescription spectacles<br>£300<br>Replacement keys<br>£50<br>Mobility aids<br>£2500<br>Delayed baggage<br>£100<br>Personal money<br>Up to £400<br>(Cash limited to £250)<br><br>Under 16 limit<br>Up to £100<br>(Cash limited to £50) | £75<br>£75<br>£75<br>£75<br>Nil<br>£75<br>Nil<br>£75<br>£75<br>£75<br>£75 | Up to £2,500<br>£200 (Except mobility aids)<br>£250<br>£300<br>£50<br>£2,500<br>£100<br>Up to £400<br>(Cash limited to £250)<br><br>Up to £100<br>(Cash limited to £50) | £75<br>£75<br>£75<br>£75<br>Nil<br>£75<br>Nil<br>£75<br>£75<br>£75 |



# Summary of cover

(per person) - Continued



|   | Page      | Gold Cover<br>Cover                           | Excess | Platinum Cover<br>Cover                       | Excess |
|---|-----------|---|--------|---|--------|
| <b>13 Personal public liability</b>   | <b>27</b> | £2,000,000                                    | Nil    | £2,000,000                                    | Nil    |
| <b>14 Home help or nanny</b>  | <b>28</b> | £300  | Nil    | £300  | Nil    |
|  <b>15 Ski equipment</b>       | <b>28</b> | £500  | £75    | £500  | £75    |
| Single article limit  |           | £200  | £75    | £200  | £75    |
| Ski hire  |           | £10 Per day up to £150                        | Nil    | £10 Per day up to £150                        | Nil    |
| Delayed ski equipment   |           | £150  | Nil    | £150  | Nil    |
|  <b>16 Ski pack</b>            | <b>29</b> | £400  | £75    | £400  | £75    |
|  <b>17 Piste closure</b>       | <b>29</b> | £35 Per day up to £350                        | Nil    | £35 Per day up to £350                        | Nil    |
| <b>18 Legal costs and expenses</b>  | <b>30</b> | £25,000 (Maximum £50,000 all insured persons) | Nil    | £25,000 (Maximum £50,000 all insured persons) | Nil    |
|  <b>19 Golf equipment</b>      | <b>31</b> |   |        |   |        |
| Loss  |           | £750  | £75    | £750  | £75    |
| Hire  |           | £75 Per day up to £375                        | £75    | £75 Per day up to £375                        | £75    |
| Single article  |           | £250  | £75    | £250  | £75    |
|  <b>20 Loss of green fees</b> | <b>31</b> | £75 per day up to £375                        | Nil    | £75 per day up to £375                        | Nil    |
|  <b>21 Hole-in-one!</b>      | <b>32</b> | £100  | Nil    | £100  | Nil    |
| <b>22 End supplier failure</b>  | <b>32</b> | £5,000  | Nil    | £5,000  | Nil    |

 Winter sports premium must be paid.

 Golf cover premium must be paid.

Please check **your** policy schedule to confirm the level of cover **you** have.

**24 Hour medical emergency service included.**

# General policy information

## Period of insurance

The policy wording, including any endorsement issued by us, constitutes a contract between you and us and is made up of the schedule and this policy document, which together forms the contract of insurance, and is based upon the information that you provided during your application.



**This policy is only valid for trips within your home country where there is pre-booked accommodation.**



## For single trip insurance

**This policy is not valid for trips exceeding 12 months. Winter sports trips are covered if the required additional premium has been paid.**



## For annual multi-trip insurance

**The maximum trip duration of any one trip is 45 days. If you have chosen an annual multi-trip Insurance, 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.**

## The cover under section 1 – Cancellation

Cancellation cover applies as soon as the premium has been paid or from commencement date and the policy wording is issued. We cannot therefore, refund your premium after this date, except within the first 14 days of the policy wording being received or before you travel (whichever is sooner). For annual multi-trip insurance, the cover under section 1 starts at the time you book the trip or the start date shown on the schedule of cover, whichever is later.

## The cover under remaining sections

Cover under all other sections apply for the duration of the booked trip including the period of travel from home directly to the departure point and back home directly afterwards not exceeding 24 hours in each case. If you come home earlier than planned then cover ends on return to your home country. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.



## Cancelling this policy

### Your right to cancel 'cooling off period'

**You have a 14 day 'cooling off' period from receipt of your documentation where during such time, should you decide the terms and conditions of the policy do not meet your requirements and provided you have not travelled or claimed on the policy, you can ask AllClear Insurance Services for a full refund. To request cancellation of your policy, visit [allcleartravel.co.uk](http://allcleartravel.co.uk) and complete our on-line cancellation form, alternatively you can contact us on 01708 339232.**

**Should you wish to cancel your policy outside of the 14 day cooling off period or where a change to your existing policy means we are unable to continue with your cover, then the following terms apply:**

**Single trip policies - Provided you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium paid will apply.**

**Annual multi-trip policies - Provided you have not made a claim (irrespective of whether your claim was successful or not) on the policy and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation.**

**If you have travelled on a single trip policy or are intending to claim, or have made a claim on either a single trip or annual multi-trip policy (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.**

**We reserve the right to give 7 day's notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, deliberate or reckless misrepresentations, abusive behaviour to any of our staff or agents.**

## Medical health requirements

Have you or anyone else insured on this policy:

- 1) Taken any prescribed medication or required medical treatment within the last two years?
- 2) Been a registered in or out-patient at a hospital, clinic or GP surgery in the last two years?
- 3) Been placed on a waiting list that could cause you to cancel or curtail your trip?
- 4) Been advised of a terminal illness?



## We are unable to cover undiagnosed conditions.

Failure to provide full and accurate information before you take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected.



## Pre-existing medical conditions

**We will cover you for claims associated with those pre-existing medical conditions or disabilities you disclosed to us and we accepted in writing.**

**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. You must tell us about ALL medical conditions for which you answer yes under 1 – 4 above.**

**We cannot provide cover for some conditions and not for others you choose not to include in your declaration to us.**



### Checking your documents are in order

**You must check your policy documents. The pre-existing medical conditions which you are covered for are set out in the enclosed schedule headed 'Statement of Fact'. If they are not correct, please contact the AllClear call-centre on 01708 339232.**

### All medical conditions

**We will not cover you for any medical condition or disability (pre-existing or otherwise) if:**

- 1) your state of health is significantly worse than you told us;**
- 2) you know you have a terminal condition, but have not told us;**
- 3) you know you will need medical treatment during your journey;**
- 4) one of the purposes of your journey is to obtain medical treatment;**
- 5) you are travelling against the advice of a medical practitioner;**
- 6) you are not fit to travel on your journey.**

**We have the right from the date of issue up to the date of travel to request a letter from your medical practitioner detailing your pre-existing medical condition(s), and confirming that your condition(s) have not changed or got worse, along with agreeing that you are fit to travel.**

### Terminal prognosis

**If you have been given a terminal prognosis, provided you have received confirmation from your GP or medical practitioner that the prognosis is not less than 6 months from your return date of travel, and he/she has confirmed that you are fit to travel, we may still be able to provide cover. If you or anyone else insured on this policy have been given a terminal prognosis please contact the AllClear call centre on 01708 339232.**

### Waiting lists

**If you are on a waiting list for medical treatment or investigation which may mean you have to cancel or curtail your journey, we will not cover these cancellation or curtailment costs unless you have paid the required additional premium for waiting list cover. Refer to your policy schedule for cover details. If you think you have paid for this cover, please check your enclosed documents to confirm this. This cover only applies to single trip policies.**

### Change in state of health

**You must tell us and consult with your medical practitioner if you or anyone else insured on this policy:**

- i) develops a new condition and/or
- ii) there is a change to an existing medical condition and/or
- iii) there is a change in medication.

**You must do this by contacting the AllClear call-centre on 01708 339232 at the earliest opportunity and before you book or commence your journey, or pay the balance or any further instalments for your journey. We have the right to amend the premium due and/or amend, restrict or cancel your cover under this policy.**



### Non-travelling relatives

**You may have a close relative with a medical condition who is not travelling with you. In some cases, if their state of health deteriorates greatly, you may want to cancel or curtail your journey.**

**Subject to all the other terms and conditions, such claims are covered if the relative's doctor is prepared to state that at the date you booked your trip, he/she would have seen no substantial likelihood of his/her patient's condition deteriorating to such a degree that this would become necessary. If the doctor will not confirm this, your claim is not covered. In the event of a claim the doctor must complete the medical certificate on the claim form.**



### Travelling companion cancellation cover

**Travelling companion cover offers cover for travelling companions insured under another travel insurance provider, for cancellation and curtailment due to your pre-existing medical condition that we have agreed to cover in writing, providing the additional premium has been paid. This will be shown on your policy schedule.**



### Travelling when pregnant

**We provide cover under this policy if something unexpected happens. In particular, cover is provided under sections 2, Curtailment and 11, Medical emergency expenses, for unforeseen bodily injury or illness. Childbirth is not considered to be either unforeseen, or an illness or injury. Therefore there is no cover if at the start of your trip, during your trip or on your return date, you are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;**

**Cover is automatically provided under sections 2, Curtailment and 11, Medical emergency expenses,**

# General policy information

## Continued



for claims arising from complications of pregnancy and childbirth, which existed at the time of taking out this policy or developed at a later stage, provided your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice and which are defined as:

**Toxaemia** – toxins in the blood

**Gestational diabetes** – diabetes arising as a result of pregnancy

**Gestational hypertension** – high blood pressure arising as a result of pregnancy

**Pre-eclampsia** – where you develop high blood pressure, carry abnormal fluid and have protein in your urine during the second half of pregnancy

**Ectopic pregnancy** – a pregnancy that develops outside of the uterus

**Molar pregnancy** or **Hydatidiform mole** – a pregnancy in which a tumour develops from the placental tissue

**Post-partum haemorrhage** – excessive bleeding following childbirth

**Retained placenta membrane** – part or all of the placenta is left behind in the uterus after delivery

**Placental abruption** – part or all of the placenta separates from the wall of the uterus

**Hyperemesis gravidarum** – excessive vomiting as a result of pregnancy

**Placenta praevia** – when the placenta is in the lower part of the uterus and covers part or all of the cervix

**Stillbirth**

**Miscarriage**



### Emergency caesarean section

#### A termination needed for medical reasons

**Premature birth** more than 8 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.

Please make sure that your doctor and midwife are aware of your travel plans and that you are not travelling against medical advice. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements.

You should check with them or any other mode of transport you propose to take before you book. You are not covered for claims arising from pregnancy, where, at the point of checking in for or boarding your mode of transport, you fail to comply with the carrier's conveyance of pregnant women policy.

### Age restrictions

Winter sports cover is only available to persons aged 65 years and under (at date of issue).



### Annual multi-trip insurance trip duration restrictions

The maximum trip duration of any one trip is 45 days on an annual multi-trip policy.

### Children travelling independently

Children under 18 years who travel on their own must be dropped off and picked up at the departure point by a responsible adult aged over 21.



# Conditions



## Conditions

**1)** Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.



**2)** If **your money, valuables or any items of personal baggage, are lost or stolen, you must notify the local police within 48 hours of discovery. Please make sure you get a copy of the police report. Failure to comply will result in your claim being turned down.**



**3)** No payment will be made under sections 1, 2, 10, 11, 14, 16 and 20 without appropriate medical certification.

**4)** If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.

**5)** In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post-mortem examination both at **our** expense.

**6)** **You** must take all reasonable steps to recover any lost or stolen article.

**7)** If **you** make a claim which is found to be fraudulent then the insurer will not pay the claim and the policy will be cancelled from the date that the claim was made. This will mean that **you** will no longer be covered under the policy and will not be able to make any further claims. Should **we** find that a claim that was paid is fraudulent then **we** reserve the right to ask **you** to pay back any claims amounts paid to **you** or a third party.

**8)** **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.

**9)** **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

**10)** **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.

**11)** The terms of this insurance is based upon the information provided by **you** to **us**. The policy contains conditions relating to health of the people travelling. **You** must take reasonable care to answer all questions put to **you**, about the health of the people travelling, honestly, accurately and to the best of **your** knowledge. If **you** do not understand the meaning of a question put to **you** or if **you** do not know the answer it is vital that **you** tell us. Once cover has been arranged **you** must immediately notify **us** of any changes to the information that has previously been provided. Failure to provide full and accurate information before **you** take out the insurance or when circumstances change could invalidate the cover and may mean any claim will be rejected. **If you are declaring on behalf of another person you must ensure you are fully aware of their medical history.**



**12)** If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.

**13)** A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

**14)** **You** are required to take all reasonable care to protect **yourself** and **your** property and to act as though **you** are not insured.

# Geographical limits



## Geographical limits Single trip and annual multi-trip

**Europe** – covers trips by United Kingdom residents to and from Europe, west of the Ural Mountains including the Republic of Ireland and all countries bordering the Mediterranean Sea, as well as Madeira and The Azores.

**Worldwide excluding USA, Canada and Caribbean** - covers anywhere in the world except USA, Canada and Caribbean.

**Worldwide including USA, Canada and Caribbean** - covers anywhere in the world including USA, Canada and Caribbean.

If **your** Cruise requires **you** to make a stopover in an area which is not covered by the region on the schedule of cover, **your** policy automatically covers **you** to spend 24 hours in the area of the stopover each time **you** have to stop over on both **your** outward and return journeys.

# Definitions



## Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Close relative** – see **Immediate relative**.

**Close business associate** – Any person whose absence from business for one or more complete days at the same time as **you** absence prevents the effective continuation of that business.

**Complications of pregnancy and childbirth** – see **Travelling when pregnant** on page 9.

**Curtail/curtailment** – Return early to home in the United Kingdom.

**Excesses** – An excess means that **you** are responsible for the first sum per person per incident when **you** claim. The amount of any excess is detailed in the policy wording on the summary of cover page, and under the sections to which an excess applies. Claims under most sections of the policy will be subject to an excess, which applies to each insured person involved in an incident, as do the sums insured under each section.

**Fitness to travel** – is defined as taking into account destination, duration and mode of travel, the insured are not likely to need medical intervention during **their** trip.

**Golf equipment** – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

**Home** – **Your** residential address in the United Kingdom.

**Home country** – is the United Kingdom if this is **your** usual country of residence.

**Immediate relative** – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law,

daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

**Manual work** – Work that is physical, including, but not limited to construction, installation, assembly and building work, work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery)

**Medical practitioner** – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

**Money** – Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

**Mobility aids** – Wheelchair, motorised wheelchair, prosthetic limb, walking frame, walking stick or crutches.

**Personal accident** – Accidental bodily injury caused solely and directly by outward violent and visible means.

**Personal baggage** – **Your** suitcases (or similar luggage carriers) and **their** contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

**Permanent total disablement** – Disablement as a result of which **you** are unable to carry on or perform any business or occupation, and which, having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.



# Definitions

## Continued



**Pre-existing medical condition** – any disease, illness or injury for which **you** or anyone else insured on this policy have:

- taken any prescribed medication or required medical treatment.
- consulted a medical practitioner and/or been registered as an in or out patient.

**Public transport** – Any fare paying passenger on the following regular scheduled forms of transport: train, coach, taxi, bus, aircraft and sea vessel.

**Redundancy** – Any person declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

**Ski equipment** – Skis (including bindings), ski boots, ski poles and snowboards.

**Ski pack** – Pre-booked lift passes, hired skis and boots and ski school fees.

**Unattended** – where **you** are not in full view of or in a position to prevent unauthorised taking of **your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

**United Kingdom** – England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man and Channel Islands.

**United Kingdom resident** – **You** must have resided in the UK (as defined above) for no less than 6 months,

have a permanent UK address and be registered with a UK General Practitioner.

**Valuables** – Watches, furs, leather goods, animal skins, silks, jewellery, items made of or containing precious stones, semi precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/digital/optical/audio and video media, iPods, MP3 players and / or accessories, telescopes, and binoculars.

**We/us/our** – MAPFRE Asistencia Compañía 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.

**You/your** – Each insured person.



# Reciprocal health agreements/EHIC



## Reciprocal health agreements/ European Health Insurance Card (EHIC)

If you are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland, it is strongly recommended that you take a European Health Insurance Card (EHIC) with you. This will allow you to benefit from the reciprocal health arrangements, which exist within these countries. You should take reasonable steps to use these arrangements where possible.

If we agree to a claim for medical expenses which has been reduced by you using an EHIC you will not have to pay the excess amount under section 11 Medical emergency expenses. Where it is necessary for you to provide evidence of the medical costs incurred, for example, when completing a claim form, this must show that the medical fee has been reduced by use of the EHIC.

You can apply for an EHIC for your spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for your own.

Application forms are available via [www.ehic.org.uk](http://www.ehic.org.uk)

You will need to have the following information for everyone you are applying for:

- Name and date of birth
- NHS or National Insurance (NI) number

Also, if you are travelling to Australasia there are reciprocal medical treatment arrangements for United Kingdom nationals. In-patient and out-patient public hospital treatment is given free of charge or at a minimal cost. Should you be admitted to hospital then immediate contact must be made with MAPFRE Assistance and their authority obtained in respect of any treatment not available under the reciprocal arrangements before such treatment is provided.



# Your cover

what you are covered for ✓

what you are not covered for ✗

# REDARC Serious illness and bereavement support service

As the specialists in medical travel insurance since 2000, **we** understand that having a medical emergency on holiday or having to cancel a trip due to a medical diagnosis can be traumatic.

**We** wanted **our** service to go further than providing insurance and assisting a claim. That's why **we** have partnered with RedArc, to offer a free of charge service, providing **you** with practical and emotional support following a claim.

This support will be in the form of an assigned nurse who will give **you** expert advice in an approachable and friendly manner for up to six months following **your** claim.



**RedArc will be offered to you if you have fallen ill as a result of a serious medical condition while travelling, if the situation has become seriously traumatic for those travelling or if someone close to you has died, causing a trip to be cut short or cancelled.**

**We** feel it is **our** responsibility to continue to support those affected, long after a claim has been made.

Because **you** are assigned a personal nurse, **you** will develop a rapport with them and they will be able to listen and help **you** through from day one.



**Cover is only available under this section if you have made a claim under section 1 Cancellation, section 2 Curtailment or section 11 Medical emergency expenses.**

## YOU ARE COVERED ✓

If **you** have made a claim due to:

- a) you** falling ill from a serious health condition whilst travelling or;
- b) you** having suffered a serious trauma whilst travelling or;
- c) someone close to you** has died causing **you** to cancel or curtail **your** trip.

## YOU ARE NOT COVERED FOR ✗

- 1) any medical, therapy or counselling expenses**
- 2) support beyond 6 months**
- 3) travelling expenses**
- 4) anything mentioned in the General exclusions**



**If you are eligible for this service, your claims handling company will notify RedArc who will then make contact with you to discuss the service.**

The service provides practical help and emotional support by telephone from a dedicated RedArc Personal Nurse Adviser. RedArc's qualified and highly experienced nurses can help with many situations e.g. questions about **your** health condition, help in getting services from NHS on return to UK following illness, support if **you** are bereaved or have suffered a major trauma.

The RedArc service offers unlimited access during office hours (Mon- Fri excluding bank holidays 9am -5pm), for a maximum of 6 months.

# Section 1

## Cancellation

### YOU ARE COVERED

Up to the amount shown in the summary of cover on page 6 if **your** travel and accommodation arrangements, excursions, tours and activities are cancelled before **your** departure from **your** home country if this is **your** usual country of residence (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1)** the death or disablement by bodily injury, illness, pregnancy or being subject to quarantine of **a) you, b)** any person **you** are intending to travel or stay with, **c)** an immediate relative or **yours** or of any person **you** are intending to travel with or **d)** a close business associate of **yours**;
- 2)** **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3)** **your** redundancy or the redundancy of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of redundancy is received and that **you** were not aware of any impending redundancy at the time this policy was issued;
- 4)** **your** home being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;
- 5)** **your** passport, or the passport of any person **you** are intending to travel with being stolen during the seven days before **your** departure date;
- 6)** **your** carer (who is insured on this policy) having to cancel **their** journey with **you** due to one of the reasons stated above. If **you** wish to continue **your** journey, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer;
- 7)** **you**, an immediate relative of **yours** or any person **you** are travelling with, who is a member of the armed forces, emergency services or administrative government employees being ordered to return to duty.

### YOU ARE NOT COVERED FOR

- 1)** the excess as shown in the summary of cover on page 6. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2)** **claims where a medical certificate has not been obtained from a medical practitioner, confirming that cancellation of the trip is medically necessary;**
- 3)** claims arising from pregnancy, where, at the point of checking in for or boarding **your** flight, **you** fail to comply with the airline's conveyance of pregnant women policy;
- 4)** anything caused directly or indirectly by:
  - a)** any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
  - b)** prohibitive regulations by the Government of any country;
- 5)** claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS);
- 6)** claims for air passenger duty (which can be reclaimed by **you** through **your** travel agent or airline);
- 7)** **you** undertaking a trip if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;
- 8)** anything mentioned in the General exclusions.

## Section 2 Curtailment

This section includes the services of MAPFRE Assistance (details shown on page 4) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered

### YOU ARE COVERED

Up to the amount shown in the summary of cover on page 6 for:

**1)** The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from **your** home country (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from **your** home country, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:

**a)** the death, severe injury or serious illness of:

**i)** **you** or any person **you** are travelling with;

**ii)** an immediate relative of **yours** resident in **your** home country;

**iii)** a close business associate of **yours** resident in **your** home country.

**b)** **your** home being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business;

**c)** **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are travelling with;

These proportionate value of costs will be calculated from the date of return to **your** home country.

**2)** Reasonable additional travelling expenses incurred by **you** for returning to **your** home country (economy class) earlier than planned for a reason stated in benefit 1 of this section;

**3)** **Your** carer (who is insured on this policy) having to curtail **their** journey with **you** due to one of the reasons stated above. If **you** wish to continue **your** journey, **we** will pay up to £1,000 in total for the costs of extra accommodation and transport to replace **your** original carer;

**4)** **You**, an immediate relative of **yours** or any person **you** are travelling with, who is a member of the armed forces, emergency services or administrative government employees being ordered to return to duty.

### YOU ARE NOT COVERED FOR

**1)** the excess as shown in the summary of cover on page 6. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;

**2)** **claims that are not confirmed as medically necessary by MAPFRE Assistance and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;**

**3)** additional travelling expenses incurred which are not authorised either by **us** or MAPFRE Assistance, as detailed on page 4;

**4)** claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;

**5)** **you** undertaking a trip if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;

**6)** anything mentioned in the General exclusions.

**MAPFRE Assistance only assists early return home for medical reasons, not for the other reasons listed under this section of the policy.**

**Curtailment is only applicable if you return to your home country earlier than planned.**



## Section 3

# Missed departure

### YOU ARE COVERED ✓

Up to the amount shown in the summary of cover on page 6 for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or **you** being delayed as a result of a major accident on a motorway or the public transport being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to **your** home country.

### YOU ARE NOT COVERED ✗

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 4) unless **you** obtain confirmation from the police or motoring authorities (eg. Highways Agency) to confirm a major accident on a motorway causing delays or closure on the motorway;
- 5) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 6) for anything mentioned in the General exclusions.



**This section does not apply to trips within the UK.**

## Section 4

# Missed port departure

### YOU ARE COVERED ✓

**We** will pay up to the amount shown in the summary of cover on page 6 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in joining **your** cruise ship journey at the next docking port if **you** fail to arrive at the international departure point in time to board the ship on which **you** are booked to travel on the initial international journey of your trip as a result of:

- 1) the failure of scheduled public transport;
- 2) an accident to or breakdown of the vehicle in which **you** are travelling;
- 3) an accident or breakdown occurring ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling; or
- 4) strike, industrial action or adverse weather conditions.

### YOU ARE NOT COVERED ✗

- 1) for the excess shown in the summary of cover on page 6.
- 2) for claims arising directly or indirectly from:
  - a) strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by **you** or the date your trip was booked whichever is the later;
  - b) an accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided;
  - c) breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturer's instructions; or
  - d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.

## Section 4

### Missed port departure

Continued from page 20

#### YOU ARE NOT COVERED FOR

- 3) additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
- 4) additional expenses where **your** planned arrival time at the port is less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated cruise package.
- 5) anything mentioned in the General exclusions.



#### CONDITIONS

Under this policy you must:

- 1) in the event of a claim arising from any delay arising from traffic congestion obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- 2) allow sufficient time for the scheduled public transport or other transport to arrive on schedule and to deliver you to the departure point.

## Section 5 Travel delay

#### YOU ARE COVERED

- 1) for a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours **you** are delayed after that, up to a maximum of £100 (regardless of the number of incidents of delay) or
- 2) up to the amount shown in the summary of cover for **your** travel and accommodation which has not been used and which **you** have been paid or been contracted to pay for if **you** abandon the trip (on the outward journey only) after the first full 12 hours.

If **your** outward or return flights, sea crossing, coach or train departure to or from **your** home country are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions if the underlying and continuing cause;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.



#### YOU ARE NOT COVERED

- 1) for the excess as shown in the summary of cover on page 6. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person (this is only applicable if **you** abandon the trip);
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
- 5) for any claims arising from volcanic ash;
- 6) for anything mentioned in the General exclusions.

**This section only applies for delays at your final international departure point to or from your home country.**

## Section 6 Cabin confinement

### YOU ARE COVERED

We will pay up to the amount shown in the summary of cover on page 6 for each 24 hour period that **you** are confined by the ships medical officer to your cabin for medical reasons during the period of the trip.

### YOU ARE NOT COVERED

- 1) for any confinement to your cabin which has not been confirmed in writing by the ships medical officer.
- 2) anything mentioned in the General exclusions.

## Section 7 Itinerary change

### YOU ARE COVERED

We will pay up to the amount shown in the summary of cover on page 6 for each missed port in the event of cancellation of a scheduled port visit due to adverse weather or timetable restrictions. This must be confirmed by the cruise operator in writing confirming the reason for the missed port.

### YOU ARE NOT COVERED

- 1) claims arising from a missed port caused by strike or industrial action if the strike or industrial action was notified at the time that the insurance was purchased.
- 2) **your** failure to attend the excursion as per **your** itinerary.
- 3) claims arising from when **your** ship cannot put people ashore due to a scheduled tender operation failure.
- 4) anything mentioned in the General exclusions.

## Section 8 Unused excursions

### YOU ARE COVERED

We will pay up to the amount shown in the summary of cover on page 6 for the cost of pre-booked excursions, which **you** were unable to use as a direct result of being confined to **your** own cabin due to an accident or illness which is covered under section 11 - Medical emergency expenses.

### YOU ARE NOT COVERED

- 1) for the excess shown in the summary of cover on page 6.
- 2) anything mentioned in the General exclusions.



## Section 9 Cruise interruption

### YOU ARE COVERED

We will pay up to the amount shown in the summary of cover on page 6 for additional travel expenses incurred to reach the next port in order to re-join the cruise, following **your** temporary illness requiring hospital treatment on dry land.



### YOU ARE NOT COVERED

- 1) for the excess shown in the summary of cover on page 6.
- 2) claims where less than 25% of the trip duration remains.
- 3) **any claim arising directly or indirectly from a known pre-existing medical condition affecting you unless you have declared all pre-existing medical conditions to us and we have written to you accepting them for insurance.**
- 4) anything mentioned in the General exclusions.



### CONDITIONS

Under this policy you must:

- 1) **prior to arranging any additional travel, contact us so that we can approve and assist with any travel arrangements. You must also obtain a medical certificate from the medical practitioner in attendance to confirm the details of your unforeseen illness or injury.**
- 2) **if, at the time of requesting our assistance in the event of an interruption claim, satisfactory medical evidence is not supplied in order to substantiate that the claim is due to your unforeseen illness or injury, we will make all necessary arrangements at your cost and arrange appropriate reimbursement as soon as the claim has been validated.**

## Section 10

# Personal accident

### YOU ARE COVERED

The following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a personal accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death – £15,000
- 2) Loss of limb, loss of sight or permanent total disablement. – £25,000.



**If you are aged under 16 or over 75 at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,500 and the permanent total disablement benefit will not apply.**



**The following definitions apply specifically to this section:**

**Loss of limb** – means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

**Loss of sight** – means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale

### YOU ARE NOT COVERED

For any claims for death, loss or disablement caused directly or indirectly by:

- 1) **your** sickness, disease, physical or mental condition that is gradually getting worse;
- 2) an injury which existed prior to the commencement of the trip;
- 3) any claims under this section not notified to **us** within 12 months of the date of the accident;
- 4) anything mentioned in the General exclusions.

## Section 11

# Medical emergency expenses

This section applies to:

- a) trips outside the United Kingdom;
- b) if **you** are a Channel Islands resident visiting other parts of the United Kingdom;
- c) if **you** are visiting the Channel Islands from other parts of the United Kingdom; cover does not apply otherwise to trips within the United Kingdom.



**Before a claim for emergency expenses can be submitted under this section, you must have contacted MAPFRE Assistance as soon as you are hospitalised. Please refer to page 4.**

If **you** are taken into hospital or **you** think that **you** may have to come home early (be repatriated) or

extend **your** journey because of illness or accident, the emergency assistance company must be told immediately.

If during **your** trip, **you** become ill or are injured:

### YOU ARE COVERED

Up to £15,000,000 for costs incurred outside **your** home country

- 1) for reasonable and necessary medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;

# Section 11

## Medical emergency expenses

Continued from page 24

- 2) for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied home on medical advice or if **you** are a child and require an escort home;
- 3) loss of medication shall be limited to £300;
- 4) in the event of death:
  - a) for conveyance of the body or ashes to **your** home country (the cost of burial or cremation is not included) or;
  - b) local funeral expenses abroad limited to £1,500;
- 5) for reasonable cattery or kennel costs **you** have to pay if for medical reasons **you** cannot return home as planned;
- 6) up to £25 for each 24 hour period that **you** are in hospital as an in-patient up to £1,000 in total during the journey.



**All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced.**

**If you become ill or are injured we have the right to bring you back home, if the MAPFRE Assistance emergency service doctor in consultation with the treating doctor concludes that you can safely travel home. If you refuse to return home, we have the right to stop cover.**

### YOU ARE NOT COVERED



- 1) for the excess as shown in the summary of cover on page 6. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2) for any sums which can be recovered by **you** and which are covered under any national insurance scheme or reciprocal health arrangement;
- 3) for any expenses incurred for illness, injury or treatment required as a result of:
  - a) surgery or medical treatment which in the opinion of the attending doctor and the MAPFRE Assistance doctor can be reasonably delayed until **your** return to **your** home country;
  - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **your** home country;
- 4) for preventative treatment which can be delayed until **your** return to **your** home country;

- 5) for claims that are not confirmed as medically necessary by the attending doctor or MAPFRE Assistance
- 6) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 7) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 8) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 9) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 10) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 11) for telephone expenses;
- 12) for costs that arise over 12 months after a claim was first notified;
- 13) if at the start of **your** trip, during **your** trip or on **your** return date, **you** are more than 32 weeks pregnant for a single pregnancy, or more than 24 weeks for a multiple pregnancy;
- 14) anything mentioned in the General exclusions.

### CONDITIONS

**In the context of medical treatment and for the benefit of overseas healthcare providers the following definition of 'reasonable and necessary' applies:**

**"Costs that are incurred for approved, eligible services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients. We have discretionary authority to decide if a charge is reasonable and necessary. For medical treatment in the USA, reasonable and necessary means costs that are incurred up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare. Healthcare providers should note that We do not accept invoices from external billing agencies and that invoices should be in local currency"**

# Section 12

## Personal property

### YOU ARE COVERED

#### 1) Personal baggage

Up to the amount shown in the summary of cover on page 6 for the value or repair of any of **your** own personal baggage (not hired, loaned or entrusted to **you** except mobility aids, hired, loaned or entrusted to **you** by the NHS or similar body), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for the following items;

- £250 for all valuables in total
- £200 for single article limit – any one article, pair and/or set of articles (except mobility aids)
- £300 for all prescription spectacles (single article limit applies)
- £50 for replacement keys (house and/or car only)
- £2,500 for mobility aids, including the necessary costs to hire other mobility aids.

**In the event of a claim for a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.**

#### 2) Delayed baggage

Up to £100 towards the cost of buying replacement necessities if **your** own personal baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

**Any amount we pay you under 2 (Delayed baggage) will be refunded to us if your personal baggage proves to be permanently lost.**

#### 3) Personal money

Up to £400 (limited to £250 for each losses) if **your** own money is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

**If you are aged under 16, claims under Personal money are limited to £100 overall (cash £50).**

#### 4) Property claims

These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy..

### YOU ARE NOT COVERED

**1)** for the excess as shown in the summary of cover on page 6. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2, Delayed baggage);

**2)** if **you** do not exercise reasonable care for the safety and supervision of your property;

**3)** for loss, destruction, damage or theft of personal baggage, valuables, mobility aids or money left unattended in a public place, or a place to which members of the general public have access.

**4)** if in the event of loss, burglary or theft of personal baggage, valuables or money **you** do not report this to the police within 48 hours, and do not obtain a written police report;

**5)** if **your** personal baggage is lost, damaged or delayed in transit, if **you** do not:

**a)** notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

**b)** follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.

**6)** for loss, destruction, damage or theft:

**a)** from confiscation or detention by customs or other officials or authorities;

**b)** of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, mobile phones and accessories, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products, satellite navigation systems (GPS) and or/accessories, Personal Digital Assistants (PDA's and/or accessories);

**c)** due to wear and tear, denting or scratching, moth or vermin;

**d)** of valuables left as checked-in baggage.

## Section 12

# Personal property

Continued from page 26

**7)** for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;

**8)** for valuables stolen from an unattended vehicle;

**9)** for personal baggage stolen from:

**a)** an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,

**b)** an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am;

**10)** for any shortages due to error, omission or depreciation in value;

**11)** for any property more specifically insured or recoverable under any other source;

**12)** for the cost of replacement locks;

**13)** for anything mentioned in the General exclusions.

## Section 13

# Personal public liability

### YOU ARE COVERED



Up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages which were caused by an accident that happened during the trip, and leads to a claim made against **you** for:

**1)** accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;

**2)** loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;

**3)** damage to **your** temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

### YOU ARE NOT COVERED FOR



**1)** fines imposed by a Court of Law or other relevant bodies;

**2)** anything caused directly or indirectly by:

**a)** liability which **you** are responsible for, because of an agreement that was made;

**b)** injury, loss or damage arising from:

**i)** ownership or use of aircraft, horse-drawn or mechanical/ motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);

**ii)** the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;

**iii)** the carrying out of any trade or profession;

**iv)** racing of any kind;

**v)** any deliberate act;

**c)** liability covered under any other insurance policy;



**3)** anything mentioned in the General exclusions.

**If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party cover, as you are not covered under this insurance.**

## Section 14

# Home help or nanny

### YOU ARE COVERED

Up to £300 in total for the cost of home help services or a registered nanny in **your** home country, if **you** get written advice from a doctor that **you** have to go into hospital or stay in bed immediately after being repatriated during **your** journey.

### YOU ARE NOT COVERED FOR

- 1) any claim:
  - a) which does not directly relate to the accident or illness, that happened during **your** journey;
  - b) which the emergency assistance company has not authorised;
  - c) where **you** needed home help or a registered nanny before **you** began **your** journey.
- 2) anything mentioned in the General exclusions.

## Section 15

# Ski equipment

### YOU ARE COVERED FOR

#### 1) Ski equipment

Up to £500 for the value or repair of **your** own ski equipment (after making proper allowance for wear and tear and depreciation) or hired ski equipment, if they are lost, stolen or damaged during **your** trip.

**Claims for owned ski equipment will only be calculated as follows:**

Up to **12 months** old **85%** of purchase price

Up to **24 months** old **65%** of purchase price

Up to **36 months** old **45%** of purchase price

Up to **48 months** old **30%** of purchase price

Up to **60 months** old **20%** of purchase price


Over **60 months** old **0%**

#### 2) Ski hire

For £10 per day up to a maximum of £150 in all for the reasonable cost of hiring replacement ski equipment as a result of the accidental loss, theft or damage of **your** own ski equipment during the period of insurance.

#### 3) Delayed ski equipment

Up to £150 towards the cost of hiring replacement ski equipment necessities, if **your** own ski equipment is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

 **This section of cover is only applicable if the appropriate winter sports premium has been paid.**

### YOU ARE NOT COVERED


- 1) for the excess as shown in the summary of cover on page 7. The excess will apply for each trip that **you** have booked, each and every incident and for each insured person (not applicable to 2 and 3 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired ski equipment;
- 3) if **you** do not obtain a written police report within 48 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired ski equipment if in the event of loss, burglary, or theft of **your** own or hired ski equipment, **you** do not report this to the police within 48 hours, and do not obtain a written police report;
- 4) if **your** own or **your** hired ski equipment is lost, damaged or delayed in transit, if **you** do not:
  - a) notify the carrier (ie. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or;
  - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired ski equipment stolen from:
  - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
  - b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General exclusions.

## Section 16

### Ski pack

#### YOU ARE COVERED ✓

Up to a maximum of £400 in all for the unused portion of **your** ski pack costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner in the resort as being unable to ski and unable to use the ski pack facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

 **This section of cover is only applicable if the appropriate winter sports premium has been paid.**

#### YOU ARE NOT COVERED ✗

- 1)** for the excess as shown in the summary of cover on page 7. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;
- 2)** for claims that are not confirmed as medically necessary by MAPFRE Assistance and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to ski and unable to use the ski pack facilities;
- 3)** for anything mentioned under **YOU ARE NOT COVERED** of section 11 – Medical emergency expenses;
- 4)** for anything mentioned under the General exclusions.

## Section 17


### Piste closure

Cover is only available under this section between 1st December to 30th April in the northern hemisphere, and between 1st April and 31st October in the southern hemisphere.

If there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing.

#### YOU ARE COVERED ✓

- 1)** for a benefit of £35 per day towards the costs **you** have to pay to travel to another resort or
- 2)** for the amount shown in the summary of cover for each full day **you** are unable to ski, up to a maximum of £350 if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

 **This section of cover is only applicable if the appropriate winter sports premium has been paid.**

#### YOU ARE NOT COVERED ✗

- 1)** for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2)** for claims where not all skiing facilities are totally closed;
- 3)** for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4)** for anything mentioned in the General exclusions.



# Section 18

## Legal costs and expenses

### YOU ARE COVERED

If **you** die or are injured as a result of an accident which occurs during **your** trip during the period of insurance, and **you** or **your** legal representative take legal action to get compensation:

- 1)** up to a maximum of £25,000 for each insured person (but not more than £50,000 in total for all insured persons) for any fees and other disbursements reasonably incurred by **your** legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by **us**;
- 2)** any costs payable by **you** following an award of costs by any court or tribunal and any costs payable following an out of court settlement made in connection with any claim or legal proceedings;
- 3)** any fees, expenses and other disbursements reasonably incurred in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;
- 4)** up to £1,000 for each insured person, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 1) above;
- 5)** if no compensation is received either as a result of the claim being abandoned or failing, then subject to the limits of cover stated in the policy and policy schedule **we** will pay the costs incurred;
- 6)** if compensation is recovered for **you** then the usual costs rules of the relevant jurisdiction will apply. In some jurisdictions **you** will recover **your** costs, in others **you** will not. Any costs not recovered must first be met from the compensation. If the value of the costs not recovered exceeds the compensation then **we** will pay the balance of costs after the application of the compensation, subject to the limits of the cover in the policy and policy schedule.



### YOU ARE NOT COVERED FOR

- 1)** legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, MAPFRE Assistance or **their** agents, someone **you** were travelling with or another insured person;
- 2)** legal costs and expenses incurred prior to the granting of support by **us** in writing;
- 3)** any claims notified to **us** more than 180 days after the date of the incident giving rise to such claim;
- 4)** any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation;
- 5)** any claim where **you** are insured for legal costs and expenses under any other insurance policy;
- 6)** any claim where legal costs and expenses are based directly or indirectly on the amount of compensation award (Contingency Fee Agreement);
- 7)** legal costs and expenses incurred if an action is brought in more than one country;
- 8)** any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit;
- 9)** anything detailed in the General exclusions.

### CONDITIONS

- 1) We shall have complete control over the legal proceedings and the appointment and control of a lawyer. We shall appoint a lawyer on your behalf with the expertise necessary to pursue your claim.**
- 2) You must follow the lawyer's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover.**
- 3) We must have access to any and all of the lawyer's file of papers.**
- 4) We may include a claim for our legal costs and expenses.**



## Section 19

# Loss and hire of golf equipment

### YOU ARE COVERED FOR ✓

#### 1) Loss of golf equipment

Up to £750 for the value of repair of **your** own golf equipment (after making proper allowance for wear and tear and depreciation) or hired golf equipment, if they are lost, stolen or damaged during **your** trip, £250 for any one item.

#### 2) Hire of golf equipment

For £75 per day, up to a maximum of £375, for the reasonable cost of hiring replacement golf equipment as a result of the accidental loss, theft or damage of **your** own golf equipment during the period of insurance.

**Cover is only in place if the Golf cover premium has been paid.**

### YOU ARE NOT COVERED ✗

1) for the excess as shown in the summary of cover on page 7. The excess will apply for each trip that **you** have booked, for each and every incident and for each insured person;

2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired golf equipment;

3) if in the event of loss, burglary or theft of **your** own or **your** hired golf equipment, **you** do not report this to the police within 48 hours, and do not obtain a written police report;

4) if **your** own or **your** hired golf equipment is lost, damaged or delayed in transit if **you** do not;

a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline) or,

b) follow up in writing within seven days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;

5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

6) for **your** own or **your** hired golf equipment stolen from:

a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;

b) an unattended vehicle (other than motor caravans) left for any period between the hours of 9 pm and 9 am;

7) for anything mentioned in the General exclusions.

## Section 20

# Loss of green fees

### YOU ARE COVERED ✓

Up to £75 per day, up to a maximum of £375 in total for the unused portion of **your** green fees costs paid for or contract to be paid for before **your** trip commenced, where **you** do not curtail the trip, but are certified by a medical practitioner as being unable to play golf and use the golf facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused green fees.

**Cover is only in place if the Golf cover premium has been paid.**

### YOU ARE NOT COVERED ✗

1) for claims that are not confirmed as medically necessary by MAPFRE Assistance and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming that **you** are unable to play golf and unable to use the golf facilities;

2) for anything mentioned under **YOU ARE NOT COVERED** of section 11 – Medical emergency expenses;

3) for anything mentioned under the General exclusions.

## Section 21

# Hole-in-one!

### YOU ARE COVERED ✓

For a benefit of £100 if **you** complete a hole in one stroke gross (i.e. exclusive of handicap) during any organised game on any golf course.

**This benefit will only be payable once in any game.**

**Cover is only in place if the Golf cover premium has been paid.**

### YOU ARE NOT COVERED ✗

**1)** if **you** do not produce written confirmation from the secretary of the club, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed;

**2)** for anything mentioned under the General exclusions.

## Section 22

# End supplier failure

### YOU ARE COVERED ✓

Up to £5,000 in total for each person-insured named on the Invoice for:

**1)** Irrecoverable sums paid in advance in the event of insolvency of the travel or accommodation provider not forming part of an inclusive holiday prior to departure, or

**2)** In the event of insolvency after departure:

**a)** additional pro rata costs incurred by the person-insured in replacing that part of the travel arrangements to a similar standard to that originally booked, or

**b)** if curtailment of the holiday is unavoidable – the cost of return transportation to the United Kingdom or Channel Islands to a similar standard to that originally booked.

### YOU ARE NOT COVERED ✗

**1)** for travel and accommodation not booked within the United Kingdom or Channel Islands prior to departure;

**2)** for the financial failure of:

**a)** any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of this policy;

**b)** any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);

**c)** any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked traveller accommodation.

**3)** Any loss for which a third party is liable or which can be recovered by other legal means.



**General exclusions**

**Complaints procedure**

**Amateur sporting and hazardous activities**

# General exclusions from your policy

## YOU ARE NOT COVERED FOR



**1)** 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;

**2)** **you** being involved in any malicious, reckless, illegal or criminal act. No section of this policy shall apply in respect of any claim arising directly or indirectly from using drugs (unless the drugs have been prescribed by a doctor) or where **you** are affected by any sexually transmitted disease or infection. **We** do not expect **you** to avoid alcohol consumption on **your** trips or holidays but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result (e.g. any medical claim where in the opinion of the treating doctor, **your** excessive alcohol consumption has caused or actively contributed to **your** injury or illness);

**3)** **you** being compulsorily detained as a psychiatric patient in a hospital or other medical facility due to **you** not taking the prescribed medication for **your** pre-existing medical condition. (This exclusion applies in all cases whether the premium has been paid to cover a pre-existing medical condition or not);

**4)** **your** suicide or attempted suicide; deliberately injuring **yourself**, self-exposure to needless danger (unless **you** are trying to save someone's life), or **you** fighting (except in self defence), being under the influence of excessive alcohol consumption (see 2 above) being under the influence of drugs (unless prescribed by a doctor), alcohol abuse or alcohol dependency, (including alcohol withdrawal), drug addiction or solvent abuse;

**5)** any claim resulting from you deliberately not taking the recommended treatment or prescribed medication as directed by medical practitioner;

**6)** professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;

**7)** air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft);

**8)** air travel within 24 hours of scuba diving;

**9)** bankruptcy/liquidation of any tour operator, travel agent or transportation company (except under the terms of section 22 - End supplier failure);

**10)** any other loss connected to the event **you** are claiming for unless **we** specifically provide cover under this policy;

**11)** costs to replace or restore any property that is lost or damaged because of ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it;

**12)** any claim that happens as a result of war, invasion, revolution, rebellion, act of foreign enemy or any similar event (except for any which the public did not know about at the time of purchase of this insurance and/or prior to the booking of any individual trip). Please note that this exclusion does not apply to section 11- Medical expenses;

**13)** **you** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;

**14)** **you** driving a motor vehicle or riding a motorcycle, Quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy;

**15)** the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;

**16)** mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;

**17)** **your** manual work or hazardous occupation of any kind;

**18)** taking part in dangerous expeditions or the crewing of a vessel outside European waters;

**19)** any payment which **you** would normally have made during your travels, if nothing had gone wrong;

**20)** off-piste skiing except whilst under the supervision of a qualified guide/instructor;

**21)** ski jumping, ice hockey, the use of skeletons or bobsleighs;

**22)** ski or ski bob racing in International and National events and **their** heats and officially organised practice or training for these events;

**23)** **you** not being allowed to board a flight, train, sea vessel, coach or bus due to abusive behaviour or excessive consumption of alcohol;

**24)** **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel.

# Complaints procedure

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service **you** receive falls below the standard **you** expect, please use the below contact details to inform AllClear or MAPFRE of **your** concerns:

## For complaints about the sale of your policy

Please contact AllClear Insurance Services at the below address:

**You** can register **your** complaint by telephone, letter or email:

Telephone:  
**01708 339001**

Postal address:  
**AllClear Insurance Services  
AllClear House  
1 Redwing Court  
Ashton Road  
Romford  
Essex RM3 8QQ**

Email:  
**info@allclearinsurance.com**

When **you** contact AllClear Insurance Services please quote **your** policy schedule number and provide a telephone number to assist **us** in dealing with **your** enquiry speedily. If possible AllClear Insurance Services will call **you** within three working days to try to resolve the issue. Otherwise AllClear Insurance Services will record the nature of **your** complaint and assign a complaints handler who will complete a full investigation and contact **you** in writing.

AllClear Insurance Services follow the Financial Conduct Authority guidelines to complaints handling, a copy of AllClear Insurance Services complaints procedure is available upon request.

## For complaints following a claim notification

Please contact MAPFRE Assistance at the below address:

**You** can register **your** complaint by telephone or letter:

Telephone:  
**0330 400 1420**

Postal address:  
**The Customer Relations Manager  
MAPFRE Assistance  
1 Victoria Street  
Bristol Bridge  
Bristol  
BS1 6AA**

When **you** contact MAPFRE Assistance please quote **your** policy schedule number and claim number and provide a telephone number to assist **us** in dealing with **your** enquiry speedily.

MAPFRE Assistance follow the Financial Conduct Authority guidelines to complaints handling, a copy of the MAPFRE Assistance complaints procedure is available upon request.

## If you are still not satisfied

If **you** are still not satisfied **you** have the right to refer any dispute to the Financial Ombudsman Service by writing to:

**Financial Ombudsman Service  
Exchange Tower  
London E14 9SR**

# Amateur sporting and hazardous activities

If the activity you wish to partake in is not listed please contact the AllClear call centre on 01708 339232

The following activities listed in the table below are covered under **your** policy. The conditions, indicated by pink numbers within the table, are listed at the top of the right hand corner of page 37.

| Activity   | Acceptability | Condition number                         |
|--|---------------|--|
| Abseiling  | Covered       | 2, 5, 6                                  |
| Archery  | Covered       | 2  |
| Badminton  | Covered       |  |
| Ballooning (Hot Air)                             | Covered       | 2, 3                                     |
| Banana boat rides (Beach activity)               | Covered       |  |
| Baseball   | Covered       |  |
| Basket ball                                      | Covered       |  |
| Blade skating                                    | Covered       |  |
| Bone fishing (see Deep Sea Fishing)              | Covered       |  |
| BOSS (Breathing Observation Submersible Scooter) | Covered       | 1, 2, 9                                  |
| Bowls  | Covered       |  |
| Camel riding                                     | Covered       |  |
| Canoeing (in calm waters)                        | Covered       |  |
| Catamaran sailing (European waters only)         | Covered       | 1, 4, 9                                  |
| Clay pigeon shooting                             | Covered       | 1, 5                                     |
| Climbing wall                                    | Covered       | 2, 7                                     |
| Cricket  | Covered       | 4, 6                                     |
| Cross country skiing (on recognised paths)       | Covered       | If winter sports premium is paid         |
| Curling  | Covered       |  |
| Cycling (excluding BMX/Mountain biking)          | Covered       |  |
| Deep sea fishing                                 | Covered       | 2  |
| Dry skiing                                       | Covered       | If winter sports premium is paid         |
| Fell running                                     | Covered       |  |
| Fell walking                                     | Covered       |  |
| Fencing  | Covered       | 1, 6, 7, 8, 9                            |
| Fishing (see Deep Sea Fishing)                   | Covered       |  |
| Flying   | Covered       | 3  |
| Football (soccer not American football)          | Covered       | 2, 7, 9                                  |
| Gaelic football                                  | Covered       | 2, 7, 9                                  |
| Gliding  | Covered       | 1, 3, 8, 9                               |
| Go karting (up to 120cc)                         | Covered       | 2, 6, 9                                  |
| Golf   | Covered       |  |
| Gymnastics                                       | Covered       |  |
| Heli skiing                                      | Covered       | If winter sports premium is paid 1, 3, 6 |
| Heptathlon                                       | Covered       |  |
| Hiking (on recognised routes)                    | Covered       |  |
| Hobie catting (European waters only)             | Covered       | 1, 4, 9                                  |
| Horse Riding                                     | Covered       | 4, 7                                     |
| Hot dogging (Grades 1, 2 & 3)                    | Covered       | 1, 7                                     |
| Ice skating                                      | Covered       | 4, 6                                     |
| Indoor climbing                                  | Covered       | 1, 5, 7                                  |
| Inner tubing (in snow)                           | Covered       | If winter sports premium is paid 4, 5    |
| Inner tubing (on land or water)                  | Covered       | 2  |
| Jeep/Car trekking                                | Covered       | 2, 3, 9                                  |
| Jet boating                                      | Covered       | 2  |
| Jet skiing                                       | Covered       | 6, 9                                     |
| Jungle surfing                                   | Covered       | 5, 7                                     |
| Kite buggying                                    | Covered       | 4, 6, 7, 9                               |
| Kite surfing (water)                             | Covered       | 4, 9                                     |
| Kayaking (in calm waters)                        | Covered       | 1, 4, 9                                  |

### Basic conditions

1. You are accompanied by, or accessible to, an experienced and/or suitable qualified instructor or guide.
2. You are adequately supervised, taking part in an organised event, session or excursion.
3. You must be a fare-paying passenger in a chartered craft.
4. You are not taking part in a league or competition.
5. You are using natural or purpose/built facilities approved for use for the activity by a local or national regulatory authority.

6. This does not constitute the main purpose of the trip.
7. Protective clothing and headgear must always be worn.

### For certain activities the condition is that cover under some sections of the policy is excluded

8. Cover under the Personal accident section is excluded
9. Cover under the Personal public liability section is excluded

| Activity   | Acceptability | Condition number                      |
|--|---------------|---------------------------------------|
| Mono skiing (on Snow)                              | Covered       | If winter sports premium is paid      |
| Netball  | Covered       |                                       |
| Off piste skiing                                   | Covered       | If winter sports premium is paid 1, 4 |
| Orienteering                                       | Covered       |                                       |
| Parasailing (over water)                           | Covered       | 2, 7, 8, 9                            |
| Parascending (over water)                          | Covered       | 2                                     |
| Passenger sledge (Horse and Carriage)              | Covered       |                                       |
| Pedaloos   | Covered       |                                       |
| Polo   | Covered       | 4, 8, 9                               |
| Pony trekking                                      | Covered       |                                       |
| Racket ball  | Covered       |                                       |
| Rambling   | Covered       |                                       |
| Rifle range  | Covered       | 5, 9                                  |
| Roller skating/Blading                             | Covered       |                                       |
| Rounders   | Covered       |                                       |
| Rowing   | Covered       | 4, 9                                  |
| Rubber ring rides (Beach Activity)                 | Covered       |                                       |
| Running  | Covered       | 4                                     |
| Safari/Gorilla trekking                            | Covered       | 2                                     |
| Sail boarding                                      | Covered       |                                       |
| Sailing (including Flotilla. European waters only) | Covered       | 4, 9                                  |
| Sand yachting                                      | Covered       | 9                                     |
| Scuba diving (to 30 metres deep)                   | Covered       | 1                                     |
| Skateboarding                                      | Covered       |                                       |
| Skiing   | Covered       | If winter sports premium is paid      |
| Sky diving indoor                                  | Covered       | 2, 7                                  |
| Sledging   | Covered       | If winter sports premium is paid      |
| Snorkelling (to 10 metres deep)                    | Covered       |                                       |
| Snow boarding                                      | Covered       | If winter sports premium is paid      |
| Snow mobile  | Covered       | If winter sports premium is paid 6, 9 |
| Snow shoeing                                       | Covered       | If winter sports premium is paid      |
| Sphereing/Zorbing (including aqua)                 | Covered       | 2                                     |
| Squash   | Covered       |                                       |
| Street hockey                                      | Covered       | 9                                     |
| Surfing  | Covered       |                                       |
| Table tennis                                       | Covered       |                                       |
| Ten pin bowling                                    | Covered       |                                       |
| Tennis   | Covered       |                                       |
| Tobogganing  | Covered       | If winter sports premium is paid      |
| Tree trekking                                      | Covered       | 2                                     |
| Trekking hiking (up to 3000 metres)                | Covered       |                                       |
| Volley ball  | Covered       |                                       |
| Wake Boarding                                      | Covered       |                                       |
| War games/Paint balling                            | Covered       | 7, 9                                  |
| Water polo   | Covered       |                                       |
| Water skiing                                       | Covered       |                                       |
| White water rafting (Grades 1,2 & 3)               | Covered       | 7, 8, 9                               |
| Windsurfing  | Covered       |                                       |
| Yachting (European Waters only)                    | Covered       | 4, 9                                  |
| Zorbing/Sphereing (including aqua)                 | Covered       | 2                                     |



## Emergency & general contact numbers

If **you** need medical emergency assistance while abroad:

Telephone MAPFRE Assistance

UK **0207 748 0521**

Outside UK **+44 207 748 0521**

24 hour helpline

Quote reference AllClear

If **you** need a claim form:

Telephone AllClear Travel Insurance Claims

**01420 383014**

If **you** need to talk about **your** policy:

Telephone the AllClear call centre

**01708 339232**

This insurance is underwritten by MAPFRE Asistencia Compañía 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.

**We** (MAPFRE Asistencia) are authorised by the Dirección General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS. MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

### **Data Protection Act 1998**

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

AllClear Insurance Services Limited are authorised and regulated by the Financial Conduct Authority (firm reference number 311244).

### **Financial Services Compensation Scheme**

MAPFRE Assistance is covered by the financial services compensation scheme (FSCS). This means that **you** may be entitled to compensation from the scheme if **we** cannot meet **our** obligation. This depends on the type of business and the circumstances of the claim.

Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100.