

Your Travel Insurance Policy Summary of Cover

Single Trip · Annual Multi Trip

2016

Valid for policies issued between 1st January 2016 and 31st December 2016, for all departures up to 31st December 2017.



Summary of cover

The table shows the maximum benefits you can claim and the policy excess applicable for each trip, for each insured person (unless otherwise stated). Some sections are optional - your policy schedule will show if you selected any of these options. Please refer to each individual section for any sub-limits that may apply.

Section	Cover	Standard		Premier	
		Up to	Policy excess	Up to	Policy excess
1	Cancellation, curtailment or trip interruption charges Loss of deposit	£1,000	£150 £25	£2,000	£50 £25
2	Emergency medical expenses	£10,000,000	£150	£10,000,000	£50
	Emergency dental treatment	£250	£150	£250	£50
	Burial or cremation	£2,500	£150	£2,500	£50
3	Hospital benefit	£500 (£25 per day)	Nil	£500 (£25 per day)	Nil
4	Personal accident				
	Accidental death	£5,000	Nil	£10,000	Nil
	Loss of limb or sight	£5,000	Nil	£10,000	Nil
	Permanent total disablement	£5,000	Nil	£10,000	Nil
5	Baggage	£1,500	£150	£2,000	£50
	Single article, pair or set	£200	£150	£200	£50
	Valuables in total	£300	£150	£300	£50
	Emergency replacement of baggage	No cover	n/a	£100	Nil
6	Personal money, passport and documents	£300	£150	£500	£50
	Cash	£200	£150	£200	£50
7	Personal liability (cover per policy)	£2,000,000	£150	£2,000,000	£50
8	Delayed departure	No cover	n/a	£300 (£20 for first 12hrs, £10 for each other 12hrs)	Nil
	Abandonment	No cover	n/a	£2,000	£50
9	Missed departure	No cover	n/a	£500	£50
10	UK departure assistance and Missed UK connection	No cover	n/a	£500	£50
11	Legal expenses and assistance	£5,000	Nil	£10,000	Nil
12	Hijack and kidnap	No cover	n/a	£5,000 (£50 per day)	Nil
13	Scheduled airline failure	£1,500	£150	£2,000	£50

Summary of cover (cont)

Section	Cover	Standard		Premier	
		Up to	Policy excess	Up to	Policy excess
Gadget cover (Optional)					
14	Up to 5 gadgets (cover per policy)	£2,000	£150	£2,000	£50
Travel disruption (Optional)					
15	Cancellation or curtailment	£1,000	£150	£2,000	£50
16	Substitute accommodation	£3,000	£150	£3,000	£50
17	Enforced stay	£1,500	Nil	£1,500	Nil
18	Missed connections	£1,000	Nil	£1,000	Nil
Golf plus (Optional)					
19	Green fees	£250	Nil	£250	Nil
20	Golf equipment hire	£200 (£35 per day)	Nil	£200 (£35 per day)	Nil
21	Golf equipment	£1,500	£150	£1,500	£50
22	Hole-in-one	£75	Nil	£75	Nil
Business plus (Optional)					
23	Business goods or equipment	£1,000	£150	£1,000	£50
	Business samples	£500	£150	£500	£50
	Single article limit	£750	£150	£750	£50
24	Business equipment delay	£500 (£100 per day)	Nil	£500 (£100 per day)	Nil
25	Business equipment hire	£750 (£150 per day)	Nil	£750 (£150 per day)	Nil
	Emergency courier of essential business equipment	£300	£150	£300	£50
26	Business money	£1,000	£150	£1,000	£50
	Cash limit	£500	£150	£500	£50
27	Replacement staff	£1,500	£150	£1,500	£50
Wedding / Civil Partnership plus (Optional)					
28	Wedding rings (per person)	£250	£150	£250	£50
	Wedding attire (per person)	£1,000	£150	£1,000	£50
	Wedding gifts	£1,000	£150	£1,000	£50
	Gift cash limit	£150	£150	£150	£50
	Single article limit	£300	£150	£300	£50
	Wedding photographs or video recording	£750	£150	£750	£50
Cruise Plus (Optional)					
29	Missed port	£300 (£50 per port)	Nil	£300 (£50 per port)	Nil
30	Stateroom / Cabin confinement	£300 (£50 per complete day)	Nil	£300 (£50 per complete day)	Nil
31	Unused pre-booked excursions	£300	Nil	£300	Nil
32	Itinerary change	£300 (£50 per change)	Nil	£300 (£50 per change)	Nil
33	Cruise connection	£1,500	Nil	£1,500	Nil
Winter sports (Optional)					
34	Ski equipment	£500	£150	£500	£50
	Hired ski equipment	£250	£150	£250	£50
35	Ski equipment hire	£300 (£15 per day)	Nil	£300 (£15 per day)	Nil
36	Ski pack	£500	Nil	£500	Nil
	lost lift pass	£200	Nil	£200	Nil
37	Piste closure	£200 (£20 per day)	Nil	£200 (£20 per day)	Nil
38	Avalanche or landslide	£150 (£30 per day)	Nil	£150 (£30 per day)	Nil

Policy summary

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This policy summary does not contain full details and conditions of your insurance – these are located in your policy wording starting on page 4.

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anónima, 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS. Company Number: FCO21974. Branch Number BRO08042. Trading under the name MAPFRE Asistencia. 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 Asistencia) 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. You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0300 500 8082.

Type of insurance and cover

Travel insurance for single or annual multi trips – please refer to your policy schedule for your selected cover.

Various optional covers may also be included – your policy schedule will show if you selected these options.

Age eligibility

This policy is not available to anyone aged 76 years or over. If you reach the age of 76 years during the period of insurance, cover will continue until the next renewal date but not thereafter. If optional winter sports cover is selected, this policy is not available to anyone aged 66 years or over.

All ages are at the date of application, not date of departure

Conditions

It is essential that you refer to the 'Important conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If you are travelling to Australia and you require medical treatment you should enrol with a local Medicare office.

Special conditions apply to each section of your policy – please refer to the policy wording for full details.

Significant features and benefits

All insured persons are covered to travel independently.

War risks, civil commotion and terrorism – cover for these events is only provided under Section 2 – Emergency medical and other expenses, Section 3 – Hospital benefit and Section 4 – Personal accident (unless caused by nuclear, chemical or biological attack) – Please see paragraph 1. in the 'General exclusions – applicable to all sections of the policy' in the policy wording for full details.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wording or on the policy schedule.

Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

A number of sports, activities and winter sports are excluded – Please see paragraphs 5, 6 and 7 in the General exclusions in the policy wording.

Climbing on or jumping from vehicles, buildings or balconies regardless of the height.

You drinking too much alcohol resulting in a claim.

Wilful, self inflicted injury, suicide, drug use or solvent abuse.

Unlawful actions or any criminal proceedings brought against you.

Travel to a country, specific area or event which the Foreign and Commonwealth Office (www.fco.gov.uk) or the World Health Organisation (www.who.int) has advised against all travel or all but essential travel (this does not apply to Section 1 – Cancellation, curtailment and trip interruption charges if the date the trip was booked or the policy was purchased before the date the advice was issued).

Health conditions

We will not pay claims if at the time of taking out this insurance and/or, for annual multi trip policies prior to the booking of any individual trip you;

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause your death.

We will not pay claims if your medical condition changes between the date you bought the policy and the date you book each trip (if you have arranged an annual multi-trip policy) unless you tell Flexicover about the change in your medical condition and they accept that change for cover.

Important limitations – Cancelling and cutting short your holiday

This policy will not cover any claims under Section 1 (Cancellation, curtailment or trip interruption) that result directly from any medical condition you knew about before the policy started or your trip was booked, and that affects:

- a close relative who is not travelling and is not insured under this policy;
- someone travelling with you who is not insured under this policy; or
- a person you plan to stay with on your trip.

They will not be covered if during the 90 days before this policy started or your trip was booked, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
- had been diagnosed with a terminal condition (that will cause their death).

You should also refer to the General exclusions on page 6.

Pregnancy and childbirth

You may decide to travel until you are quite late into your pregnancy. 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. Please make sure that your medical practitioner and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a medical certificate to confirm this.

We provide cover under this policy if something unexpected happens. To be clear, we only provide cover under Sections 1, 2 and 3 of this policy, for unforeseen claims that arise from new complications of pregnancy and childbirth or those that we have been previously notified of and have agreed in writing to provide cover for.

Excesses

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under. This amount is shown under each of the sections where it applies.

Property claims

We pay these claims based on the value of the items at the time you lose them, unless it says otherwise in your policy. (This means you will not get back all of the money you paid for the item.)

Exclusions under Section 1 – Cancellation, curtailment or trip interruption charges
Redundancy caused by misconduct, resignation, voluntary redundancy or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip. Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to give rise to a claim.

Exclusions under Section 2 – Emergency medical and other expenses

Treatment or surgery which, in the opinion of the Medical Assistance Helpline, can wait until your return to your home area.

Medication which, prior to departure, is known to be required.

Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section 3 – Hospital benefit

Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical or other disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.

Exclusions under Section 5 – Baggage

Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment and other items are excluded – See your policy wording for the full list.

Exclusions under Section 6 – Personal money, passport and documents

Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

Loss or theft of traveller's cheques where you have not complied with the issuing agent's conditions.

Exclusions under Section 7 – Personal liability

Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

Exclusions under Section 8 – Delayed departure and abandonment

Strike, Industrial action, air traffic control delay or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 9 – Missed departure

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.

Claims arising directly from volcanic eruptions and/or volcanic ash clouds.

Exclusions under Section 10 – UK departure assistance and missed UK connection

Strike, Industrial action or adverse weather conditions existing or being publicly announced or forecast by the date you purchased this insurance or at the time of booking any trip.

Exclusions under Section 12 – Hijack and kidnap

Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

Any claim where the detention, internment, hijack or kidnap of you has not been reported to or investigated by the police or local authority.

Exclusions under Section 13 – Scheduled airline failure

Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.

Any form of travel delay or other temporary disruption to your trip.

Exclusions under Sections 34, 35, 36, 37 and 38

A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section 34 – Ski equipment.

Duration

This is an annually renewable or short trip policy – please refer to your policy schedule for your selected cover.

Cancellation rights

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may by writing to the address shown in your schedule for a refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents no premium refund will be made. See General conditions in the policy wording for full details.

Claim notification

To make a claim telephone 0330 400 1416 or 0117 930 5279.

Complaints procedure

If you have a complaint about the sale of your policy, in the first instance, please write to: All Clear Insurance Services Ltd, The Complaints Investigator, All Clear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ
Or by telephone 01708 339029

If you have a complaint about a claim, in the first instance, please write to:

The Customer Relations Manager
Flexicover Customer Relations Department
One Victoria Street,
Bristol Bridge,
Bristol,
BS1 6AA

Email: complaints@travelclaimsservices.com

If you are still not satisfied with the way we have handled your complaint, you may then take your complaint to the Financial Ombudsman Service who will investigate your complaint.

Insurance Division, The Financial Ombudsman Service, Exchange Tower, London, E14 9SR or By phone 0300 123 9123 or email complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

The insurer is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.