

**keyfacts**

# Travel Insurance

## Policy Summary

This summary is designed to help you to understand the insurance by setting out its significant key features, benefits, limitations and exclusions. This summary does not form part of the policy. You will need to read the policy wording, a copy of which is available to you, for full details of the terms of the insurance.

## The Insurer

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.

## Type of Insurance and Cover

The policy provides a range of travel insurance covers. The main ones as summarised in the table below. The limits of cover and excesses that apply in the event of a claim will depend on the product you choose. These will be shown when you make your product selection and then confirmed in your policy schedule

Cover	Significant Features and Benefits	Significant Exclusions and Limitations	Policy Wording Reference
<b>Cancellation or Curtailment Charges</b>	Provides cover for unused travel and accommodation expenses which you have paid, or agreed to pay under contract which you cannot get back if it is necessary to cancel or cut short your trip.	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the policy. For example, if a person insured under this policy becomes ill or is injured or dies.  You must obtain prior approval of the Emergency Assistance Service before curtailment of your trip. +44 2077480507	Insurance – Section A (page 17),  Travel Insurance Policy Schedule (page 4),  Important Conditions Relating to Health (page 8),  General Conditions (page 14) General Exclusions (page 15)
<b>Emergency Medical and Other Expenses</b>	Provides cover for costs arising in the event of illness, bodily injury or death during the trip and where necessary the provision of emergency medical assistance.	To be able to claim, the medical treatment must be required in an emergency and cannot wait until you have returned to your home area.  Medical cover does not apply to treatment received in your home area.  You must give notice immediately to the Emergency Assistance Service by +44 2077480507 informing them of any bodily injury or illness that necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.	Insurance – Section B1 & B2 (page 17 & 18),  Travel Insurance Policy Schedule (page 4),  Important Conditions Relating to Health (page 8),  General Conditions (page 14) General Exclusions (page 15)
<b>Hospital Benefit</b>	Provides a payment for each complete 24 hours spent in a hospital as an in-patient or if you are confined to your accommodation as a result of a compulsory quarantine order.	To be able to claim, the confinement must be at the order of a Medical Practitioner outside your home area and as a result of a bodily injury or illness.  You must also contact our Emergency Assistance Service on +44 2077480507 as soon as possible to advise of the required confinement.	Insurance – Section B3 (page 19),  Travel Insurance Policy Schedule (page 4),  Important Conditions Relating to Health (page 8),  General Conditions (page 14) General Exclusions (page 15)

Cover	Significant Features and Benefits	Significant Exclusions and Limitations	Policy Wording Reference
<b>Personal Belongings, Money and Baggage</b>	Provides cover for the accidental loss, theft or damage of personal belongings, including passport, other documents, money and baggage during the trip.	<p>A written report from the police or transport carrier is required in order to support a claim for loss, theft or damage. This must be obtained within 24 hours of the incident.</p> <p>Belongings must not be left unattended and cover is not provided for personal belongings stolen from an unattended vehicle unless the theft occurs between 8am and 9pm (local time), the personal belongings are in the locked boot (or out of view if no boot is available) and there is evidence of forced entry.</p>	<p>Insurance – Section F1, F2, F3 &amp; F4 (page 21),</p> <p>Travel Insurance Policy Schedule (page 4),</p> <p>General Conditions (page 14)</p> <p>General Exclusions (page 15)</p>
<b>Missed Departure</b>	Provides cover for reimbursement of reasonable additional accommodation and travel costs incurred in reaching your overseas destination or returning to the United Kingdom, if you miss your scheduled departure from the United Kingdom or on the final part of your return journey to the United Kingdom	<p>To be able to claim, the missed departure must be due to the failure of other scheduled public transport, an accident/breakdown affecting the vehicle in which you are travelling or strike, industrial action or adverse weather conditions.</p> <p>You must obtain written confirmation for the reason for delay from the Police or breakdown service, if the delay occurs on a motorway or dual carriageway road.</p>	<p>Insurance – Section D1 (page 20),</p> <p>Travel Insurance Policy Schedule (page 4),</p> <p>General Conditions (page 14)</p> <p>General Exclusions (page 15)</p>
<b>Travel Delay and Abandoning your trip.</b>	Provides cover if the aircraft, sea vessel, train or coach on which you are booked to travel is delayed at the final departure point from or to the United Kingdom because of a strike or industrial action, adverse weather conditions or a mechanical breakdown by at least 12 hours or if you have to abandon your outward trip as a result of a delay lasting more than 24 hours.	<p>To be able to claim, you must have checked-in for your trip at or before the recommended time and get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.</p> <p>For any specific incident, you may be able to claim under either delayed departure or abandoning your trip, but not under both.</p>	<p>Insurance – Section E1 &amp; E2 (page 20),</p> <p>Travel Insurance Policy Schedule (page 4),</p> <p>General Conditions (page 14)</p> <p>General Exclusions (page 15)</p>
<b>Personal Accident</b>	Provides cover if you sustain a bodily injury which results in your death, loss of limb, loss of sight or permanent total disablement.	To be able to claim, the injury must not have arisen due to your failure to comply with the policy's 'Important conditions relating to Health.'	<p>Insurance – Section G (page 22),</p> <p>Travel Insurance Policy Schedule (page 4),</p> <p>Important Conditions Relating to Health (page 8),</p> <p>General Conditions (page 14)</p> <p>General Exclusions (page 15)</p>
<b>Personal Liability</b>	Provides cover if you become legally liable to pay compensation for bodily injury, illness or disease (including death) caused to third parties, or damage to their property.	Third parties do not include any person in your employment or who is a close relative, or member of your household or travelling companion. The policy does not cover the excess amount as stated on your policy schedule for any damage you cause to temporary holiday accommodation.	<p>Insurance – Section H (page 23),</p> <p>Travel Insurance Policy Schedule (page 4),</p> <p>General Conditions (page 14)</p> <p>General Exclusions (page 15)</p>

Other Significant Limitations and Exclusions		Policy Wording Reference
<b>Age Limits</b>	The person buying this insurance must be 18 years of age or over at the date of buying this policy. All insured persons must be 90 years of age or under at the date of buying this policy	Age Limits (page 5)
<b>Residency</b>	You and all other persons insured on this policy must have your main home in the United Kingdom and have a United Kingdom National Insurance number and be registered with a doctor in the United Kingdom at the time you buy or renew this policy.  Residents of the Channel Islands and the Isle of Man must have their main home in the Channel Islands or Isle of Man respectively and be registered with a local doctor.	Residency (Page 8)
<b>Sports and Activities</b>	Cover is automatically provided for Emergency Medical Expenses and Personal Accident for a range of specified lower risk (Grade 1) sporting and leisure activities that are carried out on a casual or incidental basis. Cover for specified higher risk sporting or leisure activities (Grades 2, 3 and 4) is only provided on payment of an additional premium. There are other restrictions in cover and increased excesses as set out in the policy wording.  The policy lists the acceptable sporting and leisure activities for Grades 1, 2, 3 and 4.	Sports and Activities (page 39)  General Conditions (page 14) General Exclusions (page 15)

## Period of Insurance

The period of insurance is the period shown on your policy schedule.

## Right of Cancellation

If you wish to cancel your policy, you must notify CoverCloud within 14 days of receipt of the policy documents (new business) or for annual multi trip policies the renewal date:

- In writing to: [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)
- By telephone: 0345 812 0033

We will refund the premium paid unless you have made a claim or travelled.

## Making a Claim

In the event of a medical emergency whilst abroad, please phone +44 203 362 2423. You can make any other claim by calling 0203 3622 424.

## Making a Complaint

If you wish to make a complaint about a claim, please contact the Customer Relations Manager in writing at MAPFRE Assistance, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA.

If you are not satisfied with any other aspect of the service or the policy itself, please contact the Complaints Manager at CoverCloud:

- In writing to: Cover Cloud Insurance, Tourism House, Woodwater Park, Pynes Hill, Exeter, EX2 5WS
- By email: [admin@covercloud.co.uk](mailto:admin@covercloud.co.uk)
- By telephone: 0345 812 0033

Should you remain dissatisfied after you receive a final written response to your complaint, you may refer your case to the Financial Ombudsman Service:

- In writing to: Insurance Division, Financial Ombudsman Service, Exchange Tower, London E14 9SR
- By email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- By telephone: 0800 023 4567.

## Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this contract. Further information can be obtained from the:

Financial Services Compensation Scheme  
 (7<sup>th</sup> Floor Lloyds Chambers, Portsoken Street, London E1 8BN)  
 by phone on 020 7892 7300  
 And on their website at [www.fscs.org.uk](http://www.fscs.org.uk)