

Travel Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN203041.

Product: TravelTime - Single Trip & Annual Multi-Trip Policy

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation.

What is this type of insurance?

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



What is insured?

- ✓ Cancellation up to £2,000
- ✓ Curtailment up to £2,000
- ✓ Emergency Medical Expenses up to £10m
- ✓ Personal Accident up to £15,000
- ✓ Personal Liability up to £2m
- ✓ Personal Effects and Baggage up to £1,000
- ✓ Money and Cash up to £175
- ✓ Travel Delay up to £200
- ✓ Holiday Abandonment up to £2,000
- ✓ Missed Departure up to £500
- ✓ Legal Expenses up to £10,000
- ✓ Emergency Replacement of Passports and Documents up to £175
- ✓ Scheduled Airline Failure up to £1,000
- ✓ Hijack up to £250

Optional Covers:

Winter Sports
CruisePlus Cover
Business Cover
Golf Cover



What is not insured?

- ✗ Trips which have begun before your policy cover start date.
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ Any pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- ✗ Trips longer than 45 days on an Annual Multi-Trip policy.
- ✗ Dental treatment other than to alleviate sudden pain.
- ✗ Sports and activities that are not covered in your policy schedule.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Wilful, self-inflicted injury, solvent or drug abuse.
- ✗ Any circumstances known to you at the time of buying this insurance policy, which could reasonably be expected to give rise to a claim.
- ✗ Any claim that results from you travelling to a country or an area where war, invasion and other war like or civil war, terrorism occurred and the (FCO) Foreign and Commonwealth Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter is not to travel to this country or area.



Are there any restrictions on cover?

- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination.
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation.
- ! Financial limits and excesses apply to individual cover sections.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked.



Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



What are my obligations?

- You must provide us with honest, accurate and complete information.
- You must take all reasonable precautions to avoid injury, serious illness, disease, loss, theft or damage and also take all practical steps to safeguard your property from loss or damage and to recover property which is lost or stolen.
- In the event of a claim, you must notify us as soon as possible.
- You must contact MAPFRE Assistance immediately on +44 (0) 20 7748 0513 before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.



When and how do I pay?

You pay for the policy at the point of purchase by either credit or debit card.



When does the cover start and end?

From the start date shown on your certificate of insurance until the end of the specified period.



How do I cancel the contract?

If you wish to cancel your policy, you must notify TravelTime Travel Insurance within 14 days of receipt of the policy documents. If you have not travelled and no claim has been made and no incident likely to result in a claim has occurred, TravelTime Travel Insurance will refund the premium you paid.

By e-mail: traveltime@traveltimeinsurance.co.uk

By telephone: 0345 548 2122

By post: TravelTime Travel Insurance
Suite 9, Chalkwell Lawns
648-656 London Road
Westcliff on Sea
SS0 9HR