

SCHEME NO: MAPFRE-2013-004. Policies issued from 1st February 2013 up to and including 31st January 2014, and for trips completed no later than 31st January 2015.

SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

Section	Cover	Maximum Sums Insured Per Person		Excess
			ESSENTIAL	
B	Emergency Medical & Other Expenses Including Dental Treatment		Up to £2,000,000 in total Up to £200 in total	£50 £50
H	Personal Liability including Rented Accommodation Limit		£1,000,000 £100,000	£250

HELPFUL TELEPHONE NUMBERS

If you need to contact the Health Check line to declare a Pre-Existing Medical Condition contact:	ASUA Medical Screening Helpline Tel: +44 (0) 207 481 2399
If you need 24 Hour Emergency Medical Assistance abroad or need to Curtail your trip contact:	Mapfre Assistance Tel: +44 (0) 207 748 2960
If you need a Claim Form contact:	Travel Claims Services Tel: +44 (0) 207 748 2961
If you have a query regarding this insurance:	All Seasons Underwriting Agencies Ltd Tel: +44 (0) 207 481 2399 E-mail: info@asua.co.uk



KEY FACTS



PURPOSE OF THE INSURANCE:

This is a travel insurance policy that, subject to the terms, conditions and exclusions contained in the policy wording, provides certain financial protection and medical assistance for your trip(s). This policy will have been sold to you on a non-advised basis and it is therefore for you to read this information (paying particular attention to the terms and exclusions) and ensure that it meets all of your requirements. You may already possess alternative insurance(s) for some or all features and benefits provided by this product; it is your responsibility to investigate this. If upon reading this policy you find it does not meet all of your requirements, please refer to the relevant cooling off / policy cancellation section.

PERIOD OF INSURANCE:

The policy you have purchased will run for the period of insurance shown on your confirmation invoice issued by the selling agent.

YOUR RIGHT TO CANCEL THIS POLICY:

We hope you are happy with the cover this policy provides. However, if after reading the policy this insurance does not meet with your requirements, please return it to the selling agent within 14 fourteen days of issue and they will refund Your premium.

If your policy is an annual multi-trip policy, the Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to the Insured at his last known address. Provided the premium has been paid in full the Insured shall be entitled to a proportionate rebate of premium in respect of the un-expired period showing on the Insurance.

HOW TO MAKE A CLAIM:

If you need to make a claim, please obtain a claim form no later than 31 days after the event by telephoning the claims service detailed on the Travel Insurance Schedule of Cover. If you require emergency in-patient medical treatment and/or repatriation assistance or need to curtail your trip whilst abroad you must contact the 24 Hour Assistance Service detailed on the Travel Insurance Schedule of Cover for authorisation or we may not pay your claim.

ABOUT THE INSURER:

This insurance is underwritten by Mapfre Asistencia Compania 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 in the United Kingdom.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

HOW TO COMPLAIN:

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact the agent who sold this policy to you in the first instance. If You complaint is regarding a claim, in the first instance write to The Claims Manager at the claims service detailed on the Travel Insurance Policy.

If your complaint is not resolved to your satisfaction or if your complaint is not regarding a claim, you should write to the Managing Director. All Seasons Underwriting Agencies Ltd, (ASUA) 6-8 Fenchurch Buildings, Fenchurch St, London EC3M 5HT. ASUA are regulated by the Financial Services Authority. Reg. No. 308488.

If your complaint is not resolved to your satisfaction by ASUA then you should write to: The Customer Relations Manager. Mapfre Assistance. Maitland House, Warrior Square, Southend-on-Sea, Essex. SS1 2JY. Tel: 0844 888 5011. E-mail: complaints@travelclaimsservices.com. Please always give details of the policy and complaint, together with the claims reference number. We will review your case and reply to you in writing.

If You are still not satisfied you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. The complaints procedure above does not affect any legal rights you may have to take action against us. Please note that the Ombudsman will not normally review your case until such time we have made our final decision. Please give us the opportunity to handle your complaint before referring things to the Ombudsman.

YOUR POLICY SUMMARY:

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

INSURANCE PROVIDER:

Travel Insurance arranged by All Seasons Underwriting Agencies Limited on behalf of Mapfre Assistance in the United Kingdom.

SIGNIFICANT PRODUCT FEATURES, BENEFITS AND EXCLUSIONS:

The levels of cover and excesses that apply are set out in the Schedule of Benefits on the Policy. Certain Sections of your Policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under. The table below sets out the significant benefits and exclusions of your Policy. The policy includes many other benefits, conditions and exclusions.

EXCESSES:

You and each person named on the confirmation invoice issued by the selling agent will be responsible for the first part of a claim made under certain sections of this insurance (shown in the table above) this is known as the "Excess". If you have paid the additional premium to waive the excess, the standard claims excess will not apply.

CANCELLATION RIGHT - 'COOLING OFF PERIOD':

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy provided you have not travelled or made a claim. See the policy wording under the section headed "How to cancel your policy".

PLEASE READ YOUR POLICY WORDING TO MAKE SURE THAT THE COVER IS SUITABLE FOR YOU. Please refer to the travel insurance schedule for the limits and excess applicable to each section. The policy wording sets out full details of the cover provided and a sample is available from the selling agent for inspection prior to purchasing this insurance.

The Significant Conditions and Exclusions (words in bold are defined in the policy wording)

MEDICAL CONDITIONS EXISTING PRIOR TO PURCHASING THIS POLICY

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. It is a condition of this policy that **you** will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C - Personal accident for any claims arising directly or indirectly from:

a) At the time of taking out this policy:

- i) Any **pre-existing medical condition** that **you** have unless **you** have contacted the medical screening line and **we** have agreed to provide cover, or all of the **pre-existing medical conditions** that **you** have are included in the list of NO SCREEN CONDITIONS* shown on page 4 below and the words in brackets apply to **you**
- ii) Any **medical condition** for which **you** have received a terminal prognosis
- iii) Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis
- iv) Any **medical condition** for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing **home**
- v) Any **medical condition** affecting **you**, a **close relative** or a **close business associate** that **you** are aware of, that could reasonably be expected to result in a claim on this policy unless **you** have been given **our** agreement.

b) At any time:

- i) Any **medical condition** **you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought his/her advice), but despite this **you** still travel
- ii) Any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures)
- iii) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**
- iv) **You** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must telephone **our** customer helpline shown on the **your** schedule to make sure **your** cover is not affected.

You should also refer to What is not covered – applicable to all sections of the policy.

*NO SCREEN CONDITIONS	(For which you do not need to contact us if all the pre- existing medical conditions that you have, are included in this list and the words in brackets apply to you).
	<p>Acne</p> <p>ADHD (Attention Deficit Hyperactivity Disorder)</p> <p>Asthma (diagnosed before age 50, no more than 2 medications/inhalers and no hospital admission in last year)</p> <p>Carpal tunnel syndrome</p> <p>Cataracts</p> <p>Corneal graft</p> <p>Deafness</p> <p>Diabetes (no complications such as impaired kidney function, heart disease, peripheral vascular disease, leg or foot ulcers, retinal damage, nerve damage, amputation of foot or leg, liver damage)</p> <p>Fungal nail infection</p> <p>Glaucoma</p> <p>Hayfever</p> <p>High blood pressure (have not suffered from any heart disease, kidney damage, stroke or mini stroke)</p> <p>High Cholesterol (not the inherited form)</p> <p>Impetigo</p> <p>Meniere's disease</p> <p>Migraine (confirmed diagnosis, no ongoing investigations)</p> <p>RSI (Repetitive strain injury/Tendinitis)</p> <p>Tendonitis</p> <p>Tinnitus</p> <p>Tonsillitis</p>
AGE LIMITS	There may be Age Restrictions on your Policy. Please ask your issuing agent if this applies to you.
COUNTRY OF RESIDENCE	This policy is only available to you if you are permanently resident in the United Kingdom or European Union and registered with a medical practitioner in the United Kingdom or European Union.
HAZARDOUS SPORTS & LEISURE ACTIVITIES	You are not covered for taking part in any Hazardous Pursuit unless it is listed in the policy wording. Please note that under the Personal Liability section You will not be covered for liability caused directly or indirectly by Your owning or using firearms or weapons, animal, aircraft, motorized vehicle, boat and other watercraft, or any other form of motorized leisure equipment, including jet skis and snowmobiles. You may be covered when participating in certain winter sports if You have paid to extend Your cover. This insurance covers business and leisure travel as standard.
LAW & JURISDICTION	You and we are free to choose the laws applicable to the policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

The Significant Features Benefits Limits and Exclusions of your Policy

Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers
SECTION A - CANCELLATION OR CURTAILMENT	<p>Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by You in respect of Your trip.</p> <p>Curtailement provides cover for travel cost necessarily incurred to return You to Your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, care hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.</p>	<p>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. Cancellation and Curtailement cover is not provided on an all risks basis.</p> <p>'Important Conditions Relating to Health'</p> <p>Section B – Emergency Medical & Other Expenses - 'What is not covered'</p>
SECTION B – EMERGENCY MEDICAL & OTHER EXPENSES	Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until You have returned to Your country of residence. Medical cover does not apply to treatment received in the country in which You reside.</p> <p>This insurance does not cover private health care treatment in countries that operate reciprocal health care agreements unless it is authorised in advance by the 24 Hour Medical Assistance Company You should before you travel obtain from your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers.</p>

		<p>'Important Conditions Relating to Health'</p> <p>Section B – Emergency Medical & Other Expenses - 'What is not covered'</p>
<p>SECTION E – BAGGAGE</p> <p>SECTION F – MONEY, PASSPORTS & DOCUMENTS</p>	<p>Provides cover for Your own money, documents, personal luggage and valuables if they are lost, stolen or damaged during Your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.</p>	<p>To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier.</p> <p>The amount payable will include an allowance for wear and tear and loss of value and is not on a “new for old” basis.</p> <p>The policy has an inner limit for each single item (this includes a pair or set) and has a limit for valuables as defined overall. Money cover includes a cash limit as shown in the schedule.</p> <p>Valuables and Money are not covered if they are left in an unattended vehicle or are outside Your control in transit at any time. All property insured must not be left unattended unless in securely locked holiday accommodation. A written police report must be obtained within 24 hours to support the loss/theft. Claims for loss in transit must be supported by written report from the carrier (e.g. airline or coach company).</p>