

AllClear Policy Summary

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy. The levels of cover and excesses which apply to your insurance are detailed in the Summary of Cover on pages 3 and 4 of your Policy wording and below. An Important Notice and Conditions are detailed on page 1 and 20 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

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 Asistencia.

Purpose of this Insurance - to provide financial protection and emergency assistance for your trip(s).

Period of Cover - as stated on your Policy Schedule

* Failure to make a full and accurate declaration £5,000. If in the event of a claim, we identify that you have made an incomplete or inaccurate disclosure of pre-existing medical conditions to us and we did not accept in writing prior to travelling, we will not pay the first £5,000 of this claim, whether the claim is associated with an undisclosed pre-existing medical condition or not.

YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE COVER YOU HAVE

SECTION	LIMITS		Section of the Policy Wording that contains further details	
	COVER	EXCESS		
CANCELLATION	£5,000	£150 (£15 for loss of deposit)	Section 1	Page 9
CURTAILMENT	£5,000	£150	Section 2	Page 10
MISSED DEPARTURE	£750	Nil	Section 3	Page 11
TRAVEL DELAY	£20 for the first 12 hours £10 for each 12 hours after up to £100 Up to £5,000	Nil	Section 4	Page 11
ABANDONMENT		£150		
PERSONAL ACCIDENT			Section 5	Page 12
Death	£15,000	Nil		
Permanent Total Disablement	£25,000	Nil		
MEDICAL EMERGENCY EXPENSES REPATRIATION AND ASSOCIATED EXPENSES	£5,000,000	£150/£5,000*	Section 6	Page 12
Medical Inconvenience Benefit	£25 per day up to £1,000	Nil		
PERSONAL PROPERTY	Up to £2,500	£75	Section 7	Page 13
Including: Single Article Limit	£200 (except mobility aids)	£75		
Including: Valuables Limit	£250	£75		
Prescription Spectacles	£300	£75		
Replacement Keys	£50	Nil		
Mobility Aids	£2,500	£75		
Delayed Baggage	£100	Nil		
PERSONAL MONEY	Up to £400 (cash limited to £250)	£75		
UNDER 16 LIMIT	Up to £100 Cash Limited to £50	£50 £25		
PERSONAL PUBLIC LIABILITY	£2,000,000	Nil	Section 8	Page 14
HOME HELP OR NANNY	£300	Nil	Section 9	Page 15
SKI EQUIPMENT	£500	£75	Section 10	Page 15
Single Article Limit	£200	£75		
Ski Hire	£10 per day up to £150	Nil		
Delayed Ski Equipment	£150	Nil		
Ski Pack	£400	£75	Section 11	Page 16
PISTE CLOSURE	£35 per day up to £350	Nil	Section 12	Page 16
LEGAL COSTS AND EXPENSES	£25,000 (Maximum £50,000 all insured persons)	Nil	Section 13	Page 17
GOLF EQUIPMENT			Section 14	Page 17
Loss	£750	£75		
Hire	£75 per day up to £375	£75		
Single Article	£250	£75		
LOSS OF GREEN FEES	£75 per day up to £375	Nil	Section 15	Page 18

HOLE IN ONE	£100	Nil	Section 16	Page 18
END SUPPLIER FAILURE	£5,000	Nil	Section 17	Page 18

Principal Exclusions and Limitations	Policy Reference
Medical Health Requirements	
Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury, of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins. It is very important that you refer to the Pre-Existing Medical Conditions Clause on page 6 of the Policy Wording,	Pre-Existing Medical Conditions Page 6
Hazardous Holiday Activities & Dangerous Pursuits	
We will not pay any claim directly or indirectly resulting from participation in certain hazardous activities, professional or organised sports, racing, speed or endurance tests, or other dangerous activities. We may be prepared to offer cover for certain activities, so if you require such cover, or are unsure whether the particular activity / pursuit is considered hazardous by us, you should contact your Travel representative who arranged your insurance for advice.	Important Notice & General Exclusions Pages 1 & 19
Personal Property & Personal Money	
Cover is provided for loss, damage, or theft of your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The Policy Wording provides full details of these limits.	Section 7 Page 13
Excesses	
Certain sections of cover are subject to an excess applying to each claim. 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 Table of Benefits - Schedule of Maximum Sums Insured page.	Table of Benefits - Schedule of Maximum Sums Insured Page 3
Duration of Cover	
All trips must start and end from the United Kingdom if this is your country of residence including the Isle of Man and Channel Islands, and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. Under your Annual Multi- Trip Policy, a maximum duration of any one trip applies. The limit is stated in the Policy Wording.	Conditions Page 20
If you change your mind	
If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.	Period of Insurance Page 6

MAKING A CLAIM -If you wish to make a claim, please telephone the appropriate number below:

Emergency medical or travel expenses whilst abroad – Call Ireland Assist Emergency Services

Tel: +44 (0) 207 748 0521.

All other claims contact: Travel Claims Services, Mapfre Assistance, Maitland House, Warrior Square,

Southend-On-Sea, Essex, SS1 2JY.

Tel: +44 (0) 207 748 6479.

E-mail: enquiries@travelclaimsservices.com

YOUR RIGHT TO COMPLAIN - 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 contact:- a) The Intermediary or Company that sold you this insurance if about their service. If you are then dissatisfied with the way your complaint has been handled, please contact: The Customer Relations Manager, Mapfre Assistance, Maitland House, Warrior Square, Southend-On-Sea, Essex, SS1 2JY. E-mail: complaints@travelclaimsservices.com b) Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on page 21 of your Policy Wording.

c) If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS) - Mapfre Assistance is covered by the financial services compensation scheme (FSCS). Are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.

This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by English Law.

Mapfre Assistance Company Number: FC021974. Branch Number BR008042.

Registered Office: 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

Mapfre Assistance and AllClear Insurance Services Limited are authorised and regulated by the Financial Services Authority.