

# Travel Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

Firm Reference Number (FRN): 203041

## Product: Premier and Premier Plus Travel Insurance

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 your policy documentation.

### What is this type of insurance?

This Premier and Premier Plus travel insurance policy is designed to provide financial protection and medical assistance for you and your family with children under the age of 18.



#### What is insured?

The below is a list of some of the key sections/benefits applicable to this policy, for the full list please refer to the policy wording document. We will pay up to the amount shown, per insured person, per trip:

- ✓ Cancelling & Curtailment
- ✓ Medical Expenses
- ✓ Hospital Benefit
- ✓ Personal Accident
- ✓ Abandoning Holiday
- ✓ Delayed Departure
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Accommodation Cover



#### Are there any restrictions on cover?

- ! Children under the age of 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.
- ! Policies are only available for people aged up to 79 at the date the policy is bought.
- ! You must have lived in the UK or the Channel Islands for at least six of the last 12 months, before the policy was bought or renewed.



#### What is not insured?

- ✗ Claims can be made for Medical Expenses (policy section F, B ) or for cancelling and cutting short your Trip (section F, A) if You or a member of Your family or travelling party is medically diagnosed with Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); or any mutation or variation of these, or has been personally instructed to quarantine by an NHS service or healthcare professional as a result of them, but no other cover applies for claims caused by, or relating to these conditions.
- ✗ Scheduled Airline Failure Insurance (SAFI) and supplier insolvency.
- ✗ If you are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed for you or a family member.
- ✗ When travelling against the advice of a medical practitioner or travelling to get medical treatment abroad.
- ✗ If you or anyone covered in the policy has received any medical treatment in the last 5 years.
- ✗ Any costs which relate to the receiving of care unless authorised and a part of a valid claim.
- ✗ Any Dangerous Activities not listed in policy documents.
- ✗ Your suicide or attempted suicide, deliberately injuring yourself, solvent abuse or the effect of alcohol or drugs, or deliberately putting yourself at risk (unless you are trying to save someone's life).
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ The cost of any product that is covered by another insurance at the time of the claim.
- ✗ Any claim directly or indirectly in connection with a Natural Disaster.
- ✗ 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 (FCDO) Foreign, Commonwealth and Development 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.



## Where am I covered?

- ✓ Europe - a full list of the countries covered can be found in your policy documents.



## What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You must contact Together Mutual Insurance Travel Claims immediately on 020 7748 2964 or +44 20 7748 2964 from outside the UK if you are admitted as an inpatient. Failure to do so may result in benefits being limited.



## When and how do I pay?

When you purchase your home insurance policy.  
You can pay by credit card, debit card, or direct debit.



## When does the cover start and end?

From the start date shown on your Policy Schedule until the end of the specified period.



## How do I cancel the contract?

For a Premier Plus policy this product is a complimentary addition to your Together Mutual Household Insurance.

For a Premier Policy, you can cancel this policy within 14 days of buying your policy or the date you receive your policy - unless you have made a claim. We will then refund your premium in full. We will not refund your premium after the 14 day period.

By email: [support@togetherinsurance.co.uk](mailto:support@togetherinsurance.co.uk)

By telephone: 01438 761 670

In writing: Customer Service Department, Together Mutual Insurance, Kings Court, London Road, Stevenage, Herts, SG1 2TP