

Introduction

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.

EHICPlus act as agents of the insurer in collecting premiums due from clients, such monies are deemed to be held by the insurers with which your insurance is arranged.

The product is designed specifically to supplement the EHIC Card, which entitles citizens of EU member states to Public Health Care treatment.

It is a prerequisite to purchasing this insurance policy that you hold a valid European Health Insurance Card (EHIC).

European Health Insurance Card (EHIC) definition

If you are a UK resident, you are entitled to medical treatment that becomes necessary, at reduced cost or sometimes free, when temporarily visiting a European Union (EU) country, Iceland, Liechtenstein, Norway or Switzerland. Only treatment provided under the state scheme is covered. However, to obtain treatment you will need to take a European Health Insurance Card (EHIC) with you.

To obtain an EHIC Card you can apply:

- By calling 0300 3301350; or
- On the internet at <https://www.ehic.org.uk/Internet/startApplication.do>; or
- <http://www.nhs.uk/NHSEngland/Healthcareabroad/EHIC/Pages/about-the-ehic.aspx>

What does the EHIC cover?

The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during your trip, because of either illness or an accident. The card gives access to state-provided medical treatment only, and you will be treated on the same basis as an 'insured' person living in the country you are visiting. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK.

EHICPLUS Travel Insurance Policy Summary

Some important facts about your Travel Insurance policy are summarised in this policy summary.

This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Wording to make sure you understand the cover it provides. Your Policy Wording and Schedule of Insurance form the basis of the contract. English Law will apply to this contract of insurance.

Name of 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.

Area of Cover

Austria	Estonia	Latvia	Portugal
Belarus	Finland	Liechtenstein	Romania
Belgium	France	Lithuania	Slovakia
Bulgaria	Germany	Luxembourg	Slovenia
Channel Islands	Greece	Macedonia	Spain
Croatia	Hungary	Malta	Sweden
Cyprus (but not Northern Cyprus)	Iceland	Montenegro	Switzerland
Cyprus)	Ireland	Netherlands	UK*
Czech Republic	Isle of Man	Norway	Ukraine
Denmark	Italy	Poland	

***Please note:** Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as hotel, bed & breakfast, hostel etc.

Significant features and benefits

Each person is separately insured and all limits and excesses are per person.

Please refer to pages 7-18 of your Policy Wording for full details of each section.

Section	Travel Cover	Limit per claim	Excess*
1	Cancellation Fees, Lost Deposits and Curtailment	£5,000	£75**
2	Emergency Overseas Medical Care and Repatriation Expenses		
	Repatriation / Evacuation costs	£2,000,000	Nil
	Medical State Inpatient Co-insurance. Supplement to EHIC. Excludes Private Hospital	£2,000,000	Nil
	Outpatient Medical Care Expenses (Optional)	£2,000	Nil
	Additional Travel and Accommodation Expenses including Ambulance	£5,000	Nil
	Pharmacy	£500	£40
3	Emergency Doctor Call Out	£150	£50
4	Personal Liability	£2,000,000	£75
5	Missed Departure / Connection	£500	
6	Delay, Damage to or Loss of Baggage including Valuables		
	Total limit for baggage including Valuables	£1,500	£75
	Maximum per item, pair or set	£500	
	Valuables limit in total	£500	
	Delayed Baggage	£100	12 hrs
7	Personal Money and Loss of Passport / Visa		
	Personal Money	£200	£50
	Lost Passport / Visa	£250	£50
8	Legal Advice and Expenses	£10,000	£50
9	Personal Accident Benefit	£10,000	£50
10	Hijack Benefit	£50 per each 24 hr period. Up to £1,000 maximum	Nil
11	Hospital Cash Benefit	£50 per each 24 hr period. Up to £500 maximum	24 hrs
12	Delayed Departure / Abandonment of Trip		
	Delayed Departure	£25 per each 12 hr period. Up to £125 maximum	12 hrs
	Abandoning your trip	£5,000	£75
13	Mugging Benefit	£50 per each 24 hr period. Up to £1,000 maximum	Nil
14	Pet Cover		
	Pet Care Kennel / Cattery fees	£20 per each 24 hr period. Up to £200 maximum	12 hrs
	Loss of Pet Documentation	£250	Nil

* Excess is increased to £200 per person, per claim, in respect of **Single Trip Higher Excess** policies.

** Excess is increased to £150 per person, per claim (regardless of the age of the traveller) when the cancellation or curtailment arises out of an accident or illness affecting the ability to travel of an insured person over the age of 75 years.

Please note that sections 15 to 29 are only operative if indicated in the policy certificate and appropriate premium paid.

Section	Winter Sports Additional Benefits	Limit per claim	Excess
15	Piste Closure and Avalanche Cover	£50 per each 24 hr period	24 hrs
16	Loss of Use of Lessons and Lift Pass		
	Lift Pass	£50 per each 24 hr period	24 hrs
	Ski Lessons	£50 per each 24 hr period	24 hrs
17	Winter Sports Equipment		
	Winter Sports Equipment (owned)	£500	£100
	Ski Hire	£20 per each 24 hr period. Up to £200 maximum	12 hrs
	Single article limit (owned or hired)	£100	

Section	European Cruise Additional Benefits	Limit per claim	Excess
18	Medical Expenses Extension	£2,000,000	£75
19	Private Room	£200 per each 24 hr period	Nil
20	Private Nursing	£200 per each 24 hr period	Nil
21	Pre-paid Excursions	£500	Nil

Section	Travel Disruption Additional Benefits	Limit per claim	Excess
22	Extended Cancellation or Curtailment	£1,000	£75
23	Extended Travel Delay		
	Delay prior to departure	£20 per first 12 hr period, then £25 per each 24 hrs. Up to maximum of £125	Nil
	Accommodation costs	£1,000	Nil
24	Extended Missed Departure	£1,000	Nil
25	Accommodation cover	£1,000	£75
26	Airline Failure	£1,000	£75
27	Supplier Insolvency	£1,500	£75

Section	Business Pack Additional Benefits	Limit per claim	Excess
28	Increased Baggage Cover		
	Total limit for baggage including Valuables and Business Equipment	£5,000	£75
	Maximum per item, pair or set	£1,500	
	Emergency purchase	£1,000	£75
	Replacement hire	£1,000	£75
	Documents Re-creation	£1,000	£75
	Increased Personal / Business Cash	£1,000	£75
29	Replacement Personnel	£1,500	£100

Type of Insurance

The insurance offers Single Trip or Annual Multi-Trip cover for your holiday(s) or trip(s), as selected by you when requesting the quotation and shown in your Schedule.

The Single Trip policy provides cover for one specific trip for one specific trip of up to 122 days (in respect of insured persons aged up to 85 years at the date of issue). If you have chosen this policy, the Schedule will show when the cover starts and finishes. If you chose 'Higher Excess' option you will be able to make a saving on the insurance premium, however you will be responsible for £200 excess in the event of any claim (where applicable).

The Annual Multi-Trip policy provides cover for any number of trips in a 12-month period up to a maximum of 31, 45 or 60 days for each trip in respect of insured persons aged up to 85 years at the date of issue (this may be extended to 90 days, subject to acceptance and Additional Premium payment). If you have chosen this policy, the Schedule will show when the cover starts and finishes.

The cover can be extended to include Cruise Cover, Business Pack, Outpatient Medical Care Expenses, Travel Disruption and Winter Sports for an Additional Premium.

Significant and unusual exclusions or limitations

There are some exclusions in your policy. Please refer to your Policy Wording for full details, but the most significant or unusual exclusions and limitations are:

Private Medical Care Expenses

This insurance policy provides no private medical care expenses coverage because it is limited to trips to and within European countries that are members of the reciprocal health agreement that underpin the European Health Insurance Card (EHIC).

If you do not intend to utilise your EHIC entitlement to cover your medical care expenses whilst on your trip(s) or are not willing and able to pay for any private medical costs incurred (unless authorised by the Insurers) then it does not meet your demands and needs.

Health

The policy contains conditions relating to the health of people travelling and other people on whom your trip depends – even if they are not travelling themselves.

If you answer 'Yes' to any of the Medical Screening Criteria Questions as detailed on the website, you must complete the medical screening questionnaire online or contact the Medical Screening Line on 08450 555 222. If you do not do this, your claim may be prejudiced.

Cover is not provided for any claims where, at the time of taking out this insurance (and in the case of Annual Multi-trip at the time of booking each trip), the person whose condition gives rise to a claim (whether they are an insured person, a close relative or other non-traveller on whom the trip depends):

- is waiting for an operation, hospital consultation (other than for regular check ups for a stable condition), or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- has received a terminal prognosis; or
- is travelling against medical advice or for the purpose of obtaining treatment.

Annual Multi-trip Policy: On-going Health Warranty

If there is a significant change in your medical condition or if you develop a new condition (after you have taken out this insurance, but before you travel) and you answer 'YES' to any of the Medical Screening Questions, you should contact the Medical Screening Line immediately on 08450 555 222. They will tell you if cover can continue. The insurers reserve the right to amend the terms of, or cancel your Policy.

Medical Screening

If you need Medical Screening you will be asked simple questions about your medical condition, medication, trips to the doctors and other related matters. If as a consequence, at the end of the process we may impose special terms, such as an Additional Premium and a higher policy excess. If special terms apply to your policy, these will be advised to you and confirmed in writing.

Excess and Additional Premium

You will be responsible for the first part of a claim made under certain sections of this insurance (as detailed in the Schedule of Cover on pages 5 and 6 of your Policy Wording) – this is known as the 'Excess'. Please note that all limits and excesses are per person. You might be required to pay an Additional Premium to cover your declared pre-existing medical condition, and/or an additional excess may be applied.

Cancellation, Loss of Deposit or Curtailment

You are not covered for any circumstances that could be reasonably expected to result in a claim at the time you took out the insurance, or if you have an Annual Multi-Trip policy, when you booked the trip if this was later.

Property and Money

Your policy provides cover for loss or damage to your personal possessions, however an amount may be taken off for age, wear and depreciation if you cannot provide original proof of purchase/receipts.

There is no cover for:

- loss of personal possessions or money if you cannot produce a police report or an airline property irregularity report to substantiate the claim.
- loss of valuables that are left unattended for instance, in a suitcase or a vehicle or in the custody of airlines or other carriers.

The policy also contains maximum amounts that can be claimed for individual items, valuable items, sports equipment and cash. Your policy provides full details of these limits.

Personal Liability

There is no cover where you are held responsible for any damage or injury as a result of using a vehicle, aircraft or watercraft.

Hazardous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered hazardous (such as flying in an aircraft that isn't fully licensed for use by passengers; bungee jumping; doing manual work or other hazardous job; mountaineering; hot air ballooning (other than provided by a licensed operator only and excluding piloting); parachuting; taking part in professional sports; pot holing; racing other than on foot; or taking part in underwater activities more than 30 metres below the surface), please check a list of Acceptable Activities below or contact us on 08450 555 222 or email us at info@ehicplus.com.

Examples of activities covered as standard:

Abseiling; Angling; Aerial safaris; American football; Archery (properly supervised); Badminton; Banana boating; Baseball; Beach games; Bowls; Bungee jumping with a licensed operator; Canoeing/Rafting (to Cat.3); Clay pigeon shooting (under supervision); Cricket; Cross-country running; Croquet; Curling; Cycling (leisure, excluding BMX stunt riding); Deep sea fishing; Fell running/walking; Football (amateur); Fencing; Gliding (not piloting and subject to flying with qualified pilot); Go-karting; Golf; Gymnastics (non-competitive); High diving (from a purpose built diving board over a man made pool); Hiking/Trekking/Hill walking (where no ropes or guides are required, established, documented, paths/tracks/mapped routes); Hockey; Horse riding (not racing, hunting or competing, protective headgear to be worn, excluding jumping trials, hunting, show jumping and competitive riding); Hot air ballooning (licensed operator only, not piloting); Ice skating; Ice hockey (on an indoor ice rink); Jet boating (as a passenger); Jet skiing; Marathon running; Motorcycling (not racing or competing and subject to policy terms); Mountain biking (protective headgear to be worn and excluding competitions); Netball; Orienteering; Paragliding; Parascending/Parasailing (towed by a boat); Polo; Pony trekking (protective headgear to be worn); Quad biking (wearing protective clothing and in a controlled environment); Racing (on foot); Rambling; River canoeing/Kayaking and Rafting (in calm water not sea or white water above grade 3); Roller blading; Rounders; Rowing; Rugby; Sand surfing; Sand safaris; Safari (organised by a bona-fide tour operator, provided that the *Insured Person* will not be using a firearm); Sail boarding; Sailing and Yachting (inshore/coastal waters – within 12 miles of coastline); Scuba-diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth); Shooting (range only); Skateboarding; Skating; Skin diving; Snorkelling; Soccer; Squash; Surface water sports; Surfing; Swimming; Table tennis; Ten pin bowling; Tennis; Trekking (organised by a bona-fide tour operator, established, documented, paths/tracks/ mapped routes); Tug-of-war; Underground activities (as part of an organised excursion or tour); Via ferrata; Volleyball; War games/Paintballing; Water polo; Water skiing (excluding jumping); White water rafting (to Cat.3); Weightlifting; Windsurfing; Winter Sports (where the appropriate additional premium have been paid); Yachting (coastal waters only).

Winter Sports cover (**only operative if indicated in the policy certificate and appropriate premium paid**) will also include:

Bobsleighting; Cross country skiing (on recognised paths); Curling; Ice hockey (other than on an indoor ice rink); Off piste skiing (in areas considered safe by the ski resort management); Ski boarding; Sledging; Snowboarding; Snowshoeing; Snow skiing; Snowmobiling.

Please note: There is no cover under Section 4 – Personal Liability for jet skiing, sailing and yachting or snowmobiling.

General Conditions and General Exclusions

General Conditions and Exclusions apply to this policy.

Please refer to General Conditions on pages 19 and 20, and General Exclusions section on page 19 of your Policy Wording document.

How to make a claim

Follow the instructions on page 20 of your Policy Wording, and report it as soon as possible but no later than within 31 days of your return. If you need to make a claim please contact **Travel Claims Services** on:

Tel: +44 207 748 0508

Email: claims@travelclaimsservices.com.

Please have your policy details available. You may be asked for documentation to support your claim.

In the event of a Medical Emergency or if you have to curtail your trip, you must contact MAFRE Assistance:

Tel: +44 207 748 0507

Email: irlcosiam@mapfre.com

The phone line is open 24 hours a day, 365 days a year. Please have your policy details available.

Please refer to 24 Hour Emergency Medical Assistance Section on page 3 and 20 of your Policy Wording document.

If you decide to cancel

If for any reason you are not satisfied with the terms and conditions of your cover, you may return the Policy and Schedule within 14 days of issue for cancellation. Any premium paid will then be refunded, provided you have not started your holiday, and you have made no claim.

No refund of premium is available after the 14 day period.

Please refer to 'Your right to cancel' on page 2 of your Policy Wording document.

If you have a complaint

If you are unhappy with any aspect of our service, we will sort this out as quickly and fairly as possible.

<p>Claims For any claims related complaints please write to:</p> <p>The Customer Relations Manager MAPFRE Assistance Maitland House Warrior Square Southend-on-Sea Essex, SS1 2JY</p> <p>E-mail: complaints@travelclaimsservices.com Tel: 0330 400 1283</p>	<p>Policy Sales For any other complaints, including policy purchase and customer services related queries please contact:</p> <p>The Customer Service Manager The Medical Screening Company Ltd Brookwood House 2b West Street Ewell Village Epsom, Surrey KT17 1UU</p> <p>Email: complaints@ehicplus.com Tel: 08450 555 222</p>	<p>If you are unhappy with the response, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can consider your complaint once you have tried to resolve it with your Insurers, so please take your concerns up with them first and they will do all they can to help you.</p> <p>The Financial Ombudsman Service Exchange Tower London E14 9SR</p> <p>Tel: 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk</p>
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*You will not affect your right to take legal proceedings by following the complaints procedure.
Please refer to the full complaints procedure on pages 2 and 3 of your Policy Wording document.*

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.

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