

Travel Insurance

Insurance Product Information Document

Company: MAPFRE ASISTENCIA

Firm Reference Number (FRN): 203041

Product: Benenden Travel Insurance Gold Annual Multi-Trip Cover

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 annual multi-trip 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?

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 and cutting short your holiday - up to £5,000
- ✓ Medical and other expenses - up to £15million
- ✓ Personal belongings and baggage - up to £2,000
- ✓ Personal money - up to £500
- ✓ Delayed Departure - £40 for the first 12 hours, £20 for all other 12 hours, up to £400
- ✓ Personal accident - up to £50,000
- ✓ Personal liability - up to £2million
- ✓ Winter sports - up to £1,000

Optional covers:

The following optional benefits are available subject to payment of the appropriate additional premium:

- Business
- Golf
- Cruise
- Natural disaster
- Hazardous activities



What is not insured?

- ✗ Claims can be made for medical expenses (policy section B) or for cancelling and cutting short your holiday (section 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.
- ✗ Pre-existing medical conditions which have not been declared to us or have been declared to us and we have excluded from cover.
- ✗ Medical expenses applicable to you becoming ill or injured during trips in England, Scotland, Wales, Northern Ireland or the Isle of Man.
- ✗ Trips that commenced prior to purchasing this policy.
- ✗ Any claims for cancelling or cutting short your holiday that result directly or indirectly from any medical condition you know about at the time of taking out this insurance or when booking a trip which affect, a close relative who is not travelling and is not insured under this policy, someone travelling with you who is not insured under this policy, a business associate, or a person you plan to stay with on your trip.
- ✗ Malicious, reckless, illegal, fraudulent or any other criminal acts by you or anyone acting on your behalf.
- ✗ We only provide coverage under the Delayed departure section of this policy for flights that form part of your initial outward and the final return journey of your trip (i.e. any flights that commence within 36 hours after the departure date and time of the start of the initial flight of your outward or return journey). No cover is provided for any claims which relate to any subsequent flights during your trip/holiday or for trips in England, Scotland, Wales, Northern Ireland or the Isle of Man.
- ✗ Travel to countries or areas where the Foreign, Commonwealth & Development Office advice at the time that you purchase your policy or book an individual trip, whichever is the latter, is not to visit them.



Are there any restrictions on cover?

- ! Excess - Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy you claim under.
- ! You can travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 45 days. If aged 70 or over this is reduced to a maximum of 31 days.
- ! Winter sports cover is for up to a maximum of 24 days during the term of the annual multi-trip policy.



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?

- 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 MAPFRE Assistance immediately on +44 (0)190 442 7155 if you go into hospital or before incurring medical expenses in excess of £500. Failure to do so may result in benefits being limited.



When and how do I pay?

At the point of purchase either by 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 want to cancel your policy you must write (either by email or letter) to Benenden Travel Insurance within 14 days of buying your policy or the date you receive your policy documentation. If you have travelled or made a claim before you have asked to cancel your policy, we may only refund part of the premium. If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

By e-mail: service@travel.benenden.co.uk

By telephone: +44 (0)800 414 8302

In writing: Customer Service Department, Benenden Travel Insurance, 2nd Floor, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY