

## Travel Insurance

### Insurance Product Information Document

#### Company: MAPFRE ASISTENCIA

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041

#### Product: Backpackertravelinsurance.com - Premier Backpacker 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 the policy documentation.

### What is this type of Insurance?

This single 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

- ✓ Cancellation, Curtailment or Rearrangement – up to £1,500
- ✓ Medical and other expenses – up to £3 million
- ✓ Personal Property – up to £1,000
- ✓ Personal money – up to £250
- ✓ Personal accident – Maximum Benefit £40,000
- ✓ Personal liability – up to £2 million

#### Optional cover

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

- Winter sports
- Exam Failure



#### What is not insured?

- ✗ Claims can be made for Medical Expenses (policy section B) or for cancelling and cutting short your Trip (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.
- ✗ Claims arising directly or indirectly as a result of your failure to comply with the 'Important Conditions Relating to Health' shown on pages 4 - 6 of the policy document. An approval in writing from the Qualified Medical Practitioner confirming 'fit to travel' must be obtained if you or the Travelling Companion has any pre-existing condition, unless the condition is showing as automatically accepted on page 5 & 6 of the policy document.
- ✗ Cover will not apply for claims due to a close relative or anyone else on whom the trip depends having a terminal prognosis or any medical condition for which they are on a waiting list for or have the knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- ✗ Any claims where you are involved in any malicious, reckless, illegal, fraudulent or any other criminal act.
- ✗ Sexually transmitted diseases
- ✗ Currency exchange
- ✗ Any claim that results from you travelling to a country or an area where the (FCO) Foreign and Commonwealth 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.
- ✗ Scheduled Airline Failure Insurance (SAFI) and supplier insolvency.



## 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.
- ! Each section of cover has a maximum sum insured which we will pay up to, per insured person claiming and to each incident and to each section.



## 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 (203) 362 2423 if you go into hospital or before incurring medical expenses. 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?

Insurance cover for Cancellation, Curtailment & Rearrangement begins when this policy is purchased. Insurance under all other sections operates for a trip that takes place during the period of insurance specified on the validation certificate. Cover extends to make one return visit home in the UK before the original intended return date specified on the validation certificate for up to maximum 14 days, excluding any return for which a claim is being made as a result of emergency medical repatriation or curtailment. Cover is suspended for a time of the return and starts again when you leave your home to return your overseas destination.



## How do I cancel the contract?

If you wish to cancel your policy, you must notify your issuing agent by writing within 14 days of purchase of the policy.

By e-mail: [info@backpackertravelinsurance.com](mailto:info@backpackertravelinsurance.com)

By telephone: 0333 355 0259

In writing: 1 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ

We will refund the premium paid unless you have made a claim or travelled.