

AllClear Policy Summary ACP3

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.

This insurance is underwritten by MAPFRE Asistencia, Compañia 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 Direccion General de Seguros y Fondos de Pensiones and are subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us 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 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.

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

Period of Cover - as stated on your Policy Schedule

YOU SHOULD CHECK YOUR POLICY SCHEDULE TO CONFIRM THE LEVEL OF 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 Death | £15,000 | Nil | Section 5 | Page 12 |
| Permanent Total Disablement | £25,000 | Nil | | |
| MEDICAL EMERGENCY EXPENSES REPATRIATION AND ASSOCIATED EXPENSES | £15,000,000 | £150 | Section 6 | Page 12 |
| Medical Inconvenience Benefit | £25 per day up to £1,000 | Nil | | |
| PERSONAL PROPERTY Including: Single Article Limit Including: Valuables Limit Prescription Spectacles Replacement Keys Mobility Aids Delayed Baggage | Up to £2,500 £200 (except mobility aids) £250 £300 £50 £2,500 £100 | £75 £75 £75 Nil £75 Nil | Section 7 | Page 13 |
| 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 Single Article Limit Ski Hire Delayed Ski Equipment | £500 £200 £10 per day up to £150 £150 | £75 £75 Nil Nil | Section 10 | Page 15 |
| 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 Loss Hire Single Article | £750 £75 per day up to £375 £250 | £75 £75 £75 | Section 14 | Page 17 |
| 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 & 4 |
| Duration of Cover | |
| All trips must start and end in the United Kingdom if this is your country of residence including the Isle of Man and Channel Islands. The policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. Under your Annual Multi-Trip Policy, for travellers up to the age of 70 years, the maximum trip duration of any one trip is 45 days. For those aged 70 years and over, the maximum trip duration of any one trip is 31 days. | 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. To cancel your insurance contact the AllClear Call Centre on 01708 339029 . | 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: 02077486479 E-mail: enquiries@travelclaimsservices.com

COMPLAINTS PROCEDURE

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 use the below contact details to inform AllClear or MAPFRE of your concerns:

FOR COMPLAINTS ABOUT THE SALE OF YOUR POLICY – please contact **AllClear Insurance Services** at the below address:

You can register **your** complaint by telephone, letter or email:

Tel: 01708 339001

Postal address: AllClear Insurance Services, AllClear House, 1 Redwing Court, Ashton Road, Romford, Essex, RM3 8QQ

Email: info@allclearinsurance.com

When you contact AllClear Insurance Services please quote your policy schedule number and provide a telephone number to assist us in dealing with your enquiry speedily. If possible AllClear Insurance Services will call you within one working day and try to resolve the issue straight away. Otherwise AllClear Insurance Services will record the nature of your complaint and assign a complaints handler who will complete a full investigation and contact you in writing.

AllClear Insurance Services follow the Financial Conduct Authority guidelines to complaints handling, a copy of AllClear Insurance Services complaints procedure is available upon request.

FOR COMPLAINTS FOLLOWING A CLAIM NOTIFICATION - please contact **MAPFRE Assistance** at the below address:

You can register **your** complaint by telephone, letter or email:

Postal address: The Customer Relations Manager, MAPFRE Assistance, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS12 2JY

Email : complaints@travelclaimsservices.com

Tel: 0330 400 1283

When you contact MAPFRE Assistance please quote your policy schedule number and claim number and provide a telephone number to assist us in dealing with your enquiry speedily.

MAPFRE Assistance follow the Financial Conduct Authority guidelines to complaints handling, a copy of the MAPFRE Assistance complaints procedure is available upon request.

IF YOU ARE STILL NOT SATISFIED:

If you are still not satisfied you have the right to refer any dispute to the Financial Ombudsman Service by writing to :

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).

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. www.fscs.org.uk Telephone: **0800 678 1100**

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

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