



**REDWOOD**  
TRAVEL INSURANCE

# Travel Insurance

## Policy Summary

For **emergency** claims, please contact Mapfre Assistance on: **+44 (0) 207 748 0512**

For **all other** claims, please contact Travel Claims Services on: **+44 (0) 330 400 1235**



## Policy Summary

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 Schedule of Cover & Limits.

Important Features of **Your** Travel Insurance is detailed on page 3 and 4 of **Your** Policy Wording.

This Policy Summary does not form part of the Policy Wording.

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### Insurer

This insurance is underwritten MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima.

### Purpose of this Insurance

To provide financial protection and emergency assistance for your **Trip(s)**.

### Period of Cover

As stated on your Policy **Schedule**.

## IMPORTANT FEATURES OF YOUR TRAVEL INSURANCE

**Your** attention is drawn to important features of **Your** travel insurance policy including:

### Insurance Policy

This contains full details of the cover provided plus the conditions and exclusions which apply.

**You must read the insurance policy carefully.**

### Conditions, Exclusions and Warranties

There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.

### Date Change Exclusion

Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **Your** policy (refer to General Exclusions item 15) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.

### Fraudulent Claims

The making of a fraudulent claim is a criminal offence.

### Property Claims

These claims are paid based on the value of the goods at the time **You** lose them and not on a "new for old" replacement cost basis. Claims for sports equipment damaged whilst in use are not covered (except for **Ski Equipment** if **You** have paid the appropriate winter sports premium). Loss or damage of property not belonging to **You** is also not covered (except for certain hired **Ski Equipment** if **You** have paid the appropriate winter sports premium).

### Policy Limits

Each section of **Your** policy has a limit on the amount **We** will pay under that section. Some sections also include other specific limits, for example: for any one item or for **Valuables** in total. **You** are advised to check this policy document if **You** intend taking expensive items with **You**. Items such as camcorders, jewellery etc, should be fully insured under **Your** Household policy.



### Policy Excesses

Under most sections of the policy, claims will be subject to an **Excess**. This means that **You** will be responsible for paying the first part of the claim. The amount **You** have to pay is the **Excess**.

### Reasonable Care

**You** need to take all reasonable care to protect **Yourself** and **Your** property, as **You** would if **You** were not insured.

### Complaints

This insurance policy has in it a Complaints Procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.

### “Cooling Off” Period

**We** hope **You** are happy with the cover this policy provides. However, if after reading it, this insurance does not meet with **Your** requirements, please return it to the issuing agent within 14 days of receipt of **Your** policy and they will refund **Your** premium, provided **You** have not commenced **Your Trip** or made a claim.

### Hazardous Sports and Activities

The policy contains conditions and exclusions relating to dangerous activities, sports or pastimes where there is a risk of injury, or can be expected to aggravate an existing infirmity. Please refer to the **Hazardous Pursuits** section.

### Governing Law

The laws of England and Wales govern this insurance, unless **We** agree otherwise.

### Health/Medical Conditions

The policy contains conditions related to health of the people travelling and others upon whose well being the **Trip** may depend. It may be that **You** are required to disclose the condition of such people prior to the cover being issued and **You** must be aware that the failure to disclose such matters will prejudice **Your** position.

This is to certify that MAPFRE Assistance will insure in accordance with the terms and conditions contained herein or endorsed hereon.

### Geographical Limits

United Kingdom	England, Scotland, Wales and Northern Ireland
Europe 1	Means Albania, Andorra, Austria, The Azores, Belarus, Belgium, Bosnia, Bulgaria, The Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Germany, Gibraltar, Hungary, Iceland, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia, San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Sweden, Tunisia, Ukraine and the Vatican City. For residents of the Isle of Man and Channel Islands travelling to the United Kingdom, the United Kingdom shall be considered as Europe 1.
Europe 2	Means Balearics, Canary Islands, Cyprus, Greece (including Greek islands), Malta, Spain, Switzerland and Turkey.
Australia and New Zealand	Means Australia and New Zealand
Worldwide, excluding USA and Canada	Means anywhere in the world except USA, Canada and the Caribbean
Worldwide, including USA and Canada	Means anywhere in the world

### Important Notes

1. This policy is only available to residents of the **UK**.
2. This policy is only valid for **Trips** commencing in and returning to the **UK**.
3. There will be no refund of premium if **You** cancel this policy more than 14 days after purchase i.e. outside the “cooling-off” period mentioned in “Other Important Conditions”.
4. If **Your Money, Valuables** or any items of personal baggage, are lost or stolen, **You** must notify the local police within 24 hours of discovery and obtain a police report. Failure to do so may invalidate **Your** claim.
5. Insurance cannot be purchased once **Your Trip** has commenced.

### Age Limits

#### Single Trip Policies

85 at date of purchase

**Annual Multi-Trip Policies**

79 at date of purchase on Europe policies  
74 at date of purchase on Worldwide policies

**Maximum Period of Insurance****Single Trip Policies**

365 days

**Annual Multi-Trip Policies**

Any number of **Trips** in the policy year but with a limit as detailed on **Your** Policy Schedule.

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 5<sup>th</sup> 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.

This Policy Wording sets out in full details of the cover provided and is only valid if attached to a Policy Schedule (also referred to as the schedule herein) showing the sums insured and limits of the insurance provided and detailing the premium, **Geographical Area**, period of cover and persons insured.

The policy covers all persons named on the Policy Schedule for whom the premium has been paid. **You** must be a resident of the **United Kingdom**.

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## 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 **You** 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 these details on page 5 of the Policy Wording.

**Health and Pre-Existing Medical Conditions**

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**Hazardous Pursuits**

**You** are not covered for taking part in any **Hazardous Pursuit** unless **You** have paid the appropriate premium and it is listed in the policy wording. If **You** are going to take part in any activity which may be considered dangerous or hazardous that is not detailed within the policy wording, please contact the selling agent who will contact **Us** to see if **We** can provide cover. Please note that under the Personal Liability section **You** will not be covered for liability caused directly or indirectly by **You** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

**Hazardous Pursuits**

Pages 8 to 9

**General Exclusions**

Page 22



### 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.

### Money and Cash & Loss of Passport

Pages 12 and 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 claim, per section when **You** claim. The amount of any **Excess** is detailed in the Policy Wording on the Schedule of Cover and Limits page, and under the Sections to which an **Excess** applies.

### Duration of Cover

All **Trips** must start and end from the **United Kingdom** and the policy must cover the whole duration of the **Trip** and cannot be effected once travel has commenced.

Under an Annual Multi-Trip Policy, a maximum duration of any one **Trip** applies. The limit, including the limit for Winter Sports cover (if applicable) is stated in the Policy Wording.

### Important Features of your Travel Insurance:

Page 3 and 4

### 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.

### Important Features of Your Travel Insurance:

Page 3 and 4

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## MAKING A CLAIM

If **You** wish to make a claim, please telephone the appropriate number(s) below:-

If **You** have a medical or non medical emergency during **Your Trip**, please call MAPFRE Assistance on + 44 (0) 207 748 0512 and quote your policy number.

For all other claims, please contact Travel Claims Services on 0330 400 1235 or [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com) and quote **Your** policy number.

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## YOUR RIGHT TO COMPLAIN

If, for any reason, **You** consider that **We** have not kept our promise or **You** have any cause for complaint regarding this insurance please contact:

Customer Complaints at B Portwood & Co Ltd, 44 Medomsley Road, Consett. DH8 5HA

If **Your** complaint is regarding a claim, please contact:

The Customer Care Manager, Mapfre Assistance, 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS

Please always give details of the policy and complaint, together with the claims reference number. **We** will review **Your** case and reply to **You** in writing. If you are still not satisfied you can contact the Financial Ombudsman Service, Exchange Tower, London, E14 9SR, website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The complaints procedure above does not affect any legal rights **You** may have to take action against **Us**.

Please note that the Ombudsman will not normally review **Your** case until such time **We** have made **Our** final decision. Please give **Us** the opportunity to handle **Your** complaint before referring things to the Ombudsman.

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## THE FINANCIAL SERVICES COMPENSATION SCHEME

MAPFRE Assistance is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU) by phone on 0800 678 1100 or 020 7741 4100 and on their website at [www.fcs.org.uk](http://www.fcs.org.uk).