POLICY SUMMARY

TRAVEL INSURANCE

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 of cover and limits 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 and limits.

An important notice and important notes are detailed on pages 1 and 2 of your policy wording.

This policy summary does not form part of the policy wording.

INSURER

This insurance is underwritten by Mapfre Assistance.

PURPOSE OF THIS INSURANCE

To provide certain financial protection and emergency assistance for your trip(s).

PERIOD OF COVER

As stated on your schedule of cover and limits.

RENEWAL OF ANNUAL TRAVEL INSURANCE POLICIES

All renewals are at our discretion.

We will notify you that your policy is due for renewal 28 days before it expires and include a quotation based closely on your current cover type.

Where possible we will automatically renew your policy for a further 12 months.

Automatic credit card renewal ensures that you never have to worry about travelling uninsured. We will debit your payment card annually.

Contact details will be provided along with your renewal quotation so that you can get in touch if you need to make any changes to your cover, for instance; declare a medical condition, add extra cover for sports or activities, change the geographic area or the level of cover required.

Payment will be taken from your card on the renewal date. If we are unable to renew your policy for any reason, we will contact you by email, letter or telephone.

If you would prefer not to automatically renew your annual travel insurance you can let us know by email, telephone or letter at any time. In this instance we will contact you to let you know when your policy is due to expire but will not issue a new policy or charge your card unless you instruct us to do so.

Once your policy has been renewed, whether automatically or after your instruction, you have a 14 day cooling off period, when you can cancel the cover and receive a full refund, provided no claim has been made.

We are unable to automatically renew your policy if you have any pre-existing medical conditions.

MATERIAL FACTS

All statements of fact must be true and accurate. You should note that if you fail to disclose any material facts, or any change in circumstances to us, this could invalidate your cover. A material fact is a fact that could influence the cost of this insurance or insurers decision to cover you under this insurance.

LAW AND JURISDICTION

Unless specifically agreed to the contrary, this insurance shall be subject to English law.

HOW TO MAKE A CLAIM

If you need to make a claim for all Sections other than Section 15 - Natural Catastrophe and Section 16 - Travel Dispute and Professional Fees, please obtain a claim form from www.oneclaimsonline.com. Alternatively, write or telephone for a claim form to:-

one Claims Limited, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP
Tel: 01992 454256 Fax: 01992 450717
Email: mail@oneclaims.com

For claims under Section 15 - Natural Catastrophe and Section 16 - Travel Dispute and Professional Fees, please refer to the policy wording for full information.

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: The Customer Services Manager at nolimitsinsurance.com, 50 Amwell Street, Hoddesdon, Herts, EN11 8UA.
If your complaint is in relation to a claim, in the first instance, please contact the Claims Manager at one Claims Ltd, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP.

If you are not satisfied with the way we have handled your complaint, please contact:

The Customer Relations Department, Mapfre Assistance, Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY.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, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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

THE FINANCIAL SERVICES COMPENSATION SCHEME

Mapfre Assistance is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the FSCS if Mapfre Assistance is unable to meet its obligations. More information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk)

SCHEDULE OF COVER & LIMITS PER PERSON

		Maximum Sum Insured	Excesses*
1	Cancellation	£1,000	£75
2	Curtailment	£1,000	£75
3	Missed Departure	£500	£75
4	Travel Delay	£20 per 12 hours up to £100	Nil
	Abandonment	£1,000	£75
5	Personal Accident		
	Death	£10,000	Nil
	Loss of limb/sight	£10,000	Nil
	Permanent Total Disablement	£10,000	Nil
6	Medical & Repatriation Expenses	£5,000,000	£150
	Hospital Benefit	£25 per day up to £1000	Nil
	Loss of Medication	£300	Nil
7	Additional Medical Expenses		
	Recuperation Holiday	£750	Nil
	UK Medical Examination	£500	Nil
	Home Help or Nanny	£100 per day up to £500	Nil
	Cosmetic Surgery	£2,500	Nil
	Kennel and Cattery	£500	Nil
8	Personal Property	£1,500	£75
	Single Article Limit	£250	
	Valuables Limit	£250	
	Spectacles Limit	£150	
	Delayed Baggage	£100	
	Personal Money	£400	£75
	Cash Limit	£200	
9	Loss of Passport & Documents	£300	£75
10	Personal Public Liability	£2,000,000	£75
11	Legal Expenses	£15,000	£75
12	Catastrophe	£1,000	Nil
13	Hijack	£40 per day up to £500	Nil
	The following additional cover options are available only where the appropriate premium has been paid		
14	Scheduled Airline Failure/ Dynamic Packaging Cover	£1,500	Nil
15	Natural Catastrophe		
	a. Cancellation	£1,500	£50
	b. Additional Expenses	£150 per day up to £1,500	£50
	c. Replacement Accommodation	£150 per day up to £1,500	£50
	Travel Delay	£25 per 12 hours up to £250	Nil
16	Travel Dispute Professional Fees	£25,000	£35
	Winter Sports Extension		
17	Ski Equipment	£500	£75
	Single Article Limit	£250	
	Ski Hire	£10 per day up to £250	£75
	Delayed Ski Equipment	£150	Nil
18	Ski Pack	£400	£75
19	Piste Closure	£35 per day up to £250	Nil
	Golf Extension		
20	Loss of Golf Equipment (owned)	£1,500	£75
	Single Article Limit	£300	
	Equipment Hire	£75 per day up to £375	Nil
21	Loss of Green Fees	£75 per day up to £500	Nil
22	Hole in One	£100	Nil

*Excesses are applied per person, per claim, per section.

SIGNIFICANT FEATURES OF YOUR POLICY	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 these details on page 3 of the policy wording.	Health/Pre-Existing Medical Conditions Page 2
Hazardous Sports Activities You are not covered for taking part in any Hazardous Pursuit unless you have paid the required premium where appropriate 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 Section 10 - Personal Liability you will not be covered for liability caused directly or indirectly by your 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.	Important Notice Page 1 Hazardous Pursuits Pages 4, 5 & 6 General Exclusions relating to sections 1-14 & 17-22 Pages 19 & 20
Cancellation Cover is provided for travel and accommodation expenses paid, or contracted to be paid by you, in respect of your trip. To be eligible to claim, the reason why the trip is being cancelled must be necessary and unavoidable and fall in to one of the reasons listed in the policy wording. For example, if a person insured under this policy becomes ill, is injured or dies.	Section 1 Page 6
Medical and Repatriation Expenses Cover is provided for costs arising in the event of illness, injury or death occurring during the trip and, where necessary, the provision of emergency medical assistance. To be eligible to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.	Section 6 Pages 7 & 8
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 8 Pages 8 & 9
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 on the schedule of cover and limits.	Schedule of cover and limits
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.	Maximum Period of Insurance & Definitions - Trip Page 3
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 documentation 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 Notice - “cooling off” period - Page 1 Important Notes - No. 3 - Page 2

nolimits
insurance.com

Insurance claims: 01992 454 256

Medical emergencies: 00 44 1454 643 387