



ANZplus.com Annual Multi-Trip Travel Insurance Policy Summary

Some important facts about your Travel Insurance policy are summarised in this policy summary.

This summary does not describe all the terms and conditions of your policy, so please take time to read the Policy Wording to make sure you understand the cover it provides. Your Policy Wording and Schedule of Insurance form the basis of the contract. English Law will apply to this contract of insurance.

Name of Insurer

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 5th 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.

Type of Insurance

The insurance offers Annual Multi Trip cover for your holiday or trip, as selected by you when requesting the quotation and shown in your Schedule of Insurance.

The Annual Multi Trip – this gives you cover to travel as many times as you like during any one period of insurance, as long as no single trip lasts longer than 24 or 31 days (as shown in your travel insurance certificate). Your Policy Schedule will show when the cover starts and finishes. Cover for cancellation will not begin until the policy start date.

To make sure you have continuous cover under your policy, we will aim to automatically renew (auto-renew) your policy when it runs out, unless you tell us not to. Each year we will write to you 21 days before the renewal date of your policy, and tell you about any changes to the premium or the policy terms and conditions. If you do not want to auto-renew your policy, just call us on **0208 770 2772**. Otherwise we will collect the renewal premiums from your credit card or debit card. You should also note that your renewed policy will only be valid when:

- you have told us about any changes to your policy details (including any changes in health conditions);
- and your credit card or debit card details have not changed.

In some cases we may not be able to automatically renew your policy. We will let you know at the time if this is the case.

ANZPlus.com are entitled to assume that your details have not changed and you have the permission of the card holder unless you tell them otherwise. ANZPlus.com do not have your payment details. They will tell the relevant processing bank that have your payment details to charge the relevant premium to your debit card or credit card on or before the renewal date.

You can tell us about any changes to your policy details or opt out of automatic renewal at any time by phoning us on 0208 7702772.

The cover can be extended to include **Travel Disruption; Winter Sports; Cruise; Business** cover for an Additional Premium.

Please contact ANZplus.com on **0208 770 2772** if you wish to add any of the above options to your policy.

Significant features and benefits

Each person is separately insured and all limits and excesses are per person.

Please refer to pages 6-16 of your Policy Wording for full details of each section.

Section	Travel Cover	Limit per claim		Excess
		Basic	Standard	
1	Cancellation and Curtailment	£1,000	£2,000	£150
2	Emergency Overseas Medical Care and Repatriation Expenses			
	Medical and other expenses	£10,000,000		£150
3	Missed Departure / Connection	Nil	£500	£150
4	Delay, Damage to or Loss of Baggage including Valuables			
	Total limit for baggage including Valuables	£750	£1,000	£150
	Maximum per item, pair or set	£500		
	Valuables limit in total	£500		
	Delayed Baggage	£100		Nil
5	Personal Money and Loss of Passport / Visa			
	Personal Money	£200	£250	£150
	Lost Passport / Visa	£100		Nil
6	Travel Delay			
	Delayed Departure	Nil	£20 per each 12 hr period. Up to £200 maximum	Nil
	Abandonment of Trip	Nil	£2,000	£150
7	Personal Liability	£1,000,000	£1,500,000	£150
8	Personal Accident Benefit	Nil	£10,000	£150
9	Hospital Cash Benefit	Nil	£500	Nil

Please contact ANZplus.com on **0208 770 2772** if you wish to add any additional options to your policy.

Please note that Sections 10 to 24 are only operative if indicated in the policy certificate and appropriate premium paid.

Section	Winter Sports (Optional) Additional Benefits	Limit per claim		Excess
		Basic and Standard		
10	Piste Closure and Avalanche Cover	£50 per each 24 hr period		Nil
11	Loss of Use of Lessons and Lift Pass			
	Lift Pass	£50 per day		Nil
	Ski Lessons	£50 per day		Nil
12	Winter Sports Equipment			
	Winter Sports Equipment (owned)	£50 per each 24 hr period. Up to £500 maximum		£100
	Ski Hire	£20 per day, up to £200		Nil
	Single article limit (owned or hired)	£100		

Section	Cruise Cover (Optional) Additional Benefits	Limit per claim		Excess
		Basic and Standard		
13	Medical Expenses Extension	£10,000,000		£75
14	Private Room	£200 per day		Nil
15	Private Nursing	£200 per day		Nil
16	Pre-paid Excursions	£500		Nil

Section	Travel Disruption (Optional) Additional Benefits	Limit per claim Basic and Standard	Excess
17	Extended Cancellation or Curtailment	£1,000	£75
18	Extended Travel Delay		
	Delay prior to departure	£20 per first 12 hr period, then £25 per each 24 hrs. Up to maximum of £125	Nil
	Accommodation costs	£1,000	Nil
19	Extended Missed Departure	£1,000	Nil
20	Accommodation cover	£1,000	£75
21	Airline Failure	£1,000	£75
22	Supplier Insolvency	£1,500	£75

Section	Business Pack (Optional) Additional Benefits	Limit per claim Basic and Standard	Excess
23	Replacement Personnel	£1,500	£100
24	Increased Baggage Cover		
	Total limit for baggage including Valuables and Business Equipment	£5,000	£75
	Maximum per item, pair or set	£1,500	
	Emergency purchase	£1,000	£75
	Replacement hire	£1,000	£75
	Documents Re-creation	£1,000	£75
	Increased Personal / Business Cash	£1,000	£75

Significant and unusual exclusions or limitations

There are some exclusions in your policy. Please refer to your Policy Wording for full details, but the most significant or unusual exclusions and limitations are:

Health

This insurance excludes claims related to the pre-existing medical conditions of all **Insured Persons**, their **Relatives**, their travelling companions and also **Close Business Colleagues**. However **you** or any person to be insured on this policy, your travelling companion, any close relative or any other person upon whose state of health the trip depends will automatically be accepted for cover for certain conditions as described in the list below subject to the 5 points listed below:

1. that you are not travelling against medical advice
2. that you are not aware of anything that could reasonably be expected to give rise to a claim at the time of applying for insurance
3. that the condition is not of a recurring or an ongoing nature
4. that you are not waiting for treatment or further investigation
5. that you have no more than **ONE** of these conditions listed below and have no other pre-existing medical condition(s).

If you have a condition that is not included in the list, you can still buy the policy but on the understanding that there is no cover for any loss you may suffer as a result of pre-existing medical conditions or related conditions that are not listed.

Acceptable Medical Conditions

Arthritis
Arthroscopy
Asthma (no hospital admission in last 12 months, it is controlled by no more than 2 medications [no nebulisers or home oxygen], can walk 200 yards without becoming breathless and non smoking for at least 18 months)
Bell's Palsy
Benign Cysts
Benign Lump/Growth
Benign Tumour
Bladder Repair
Blindness and Low Vision
Broken/Repaired Bones
Carpal Tunnel Syndrome
Cartilage Problems
Cataracts
Cholecystectomy
Cholesterol (well controlled and below 6.0)
Colds/Flu
Congenital Anomalies of Genital Organs
Conjunctivitis
Contact Dermatitis and Other Eczema
Corneal Degenerations
Corneal Graft
Cysts-Benign
D and C
Deafness
Degeneration of Macula and Posterior Pole of Retina
Dental Treatment
Dermatitis
Diabetes (treated with diet only and well controlled)
Dilatation and Curettage
Dislocation (no occurrence within last 12 months)
Disorders of Iron Metabolism
Down's Syndrome
Dupuytren's Contracture
Dyspepsia
Ear Infection
Ectopic Pregnancy
Eczema
Endometriosis
Epistaxis
Fasciitis

Fatty Lump - Benign
Fibroids
Fistula - Anal
Food Allergy
Fractures (over 12 months ago and no recent symptoms or treatment)
Gall Stone Removal/Gall Bladder Removal
Glandular Fever
Glaucoma
Gout
Grommets
Haematoma (external)
Haemorrhoids
Hay-Fever
Hearing Loss
Heartburn
Helicobacter Pylori
Hernia
Hernia Repair
Herpes Zoster
Hiatus Hernia
High Blood Pressure (no more than 2 medications being taken and there has been no change in medication or dosage in the last 3 months, have been a non smoker for at least 18 months, BP readings on the last 2 occasions were within normal limits)
Hip Replacement (over 12 months ago and no recent symptoms or treatment)
Hydrocele
Hyperactive Thyroid
Hypertension (see High Blood Pressure)
Hyperthyroidism
Hypoactive Thyroid
Hypothyroidism
Hysterectomy (non cancerous)
Impotence
Incontinence of Urine
Indigestion
Inguinal Hernia
Knee Replacement (over 12 months ago and no recent symptoms or treatment)
Learning Difficulties
Lipoma (Benign Fatty Lump)
Lymphedema
Macular Degeneration

Menstruation Abnormal
Migraine
Myxoedema
Neck Pain
Nose Bleeds (over 12 months ago and no recent symptoms or treatment)
Overactive Thyroid
Paraplegia
Pilonidal Cyst
Pilonidal Sinus
Polio
Polyps-Benign
Postmastectomy Syndrome
Psoriasis
Raynauds Syndrome
Reflux Oesophagitis
Rhinitis
Ruptured Ligaments
Ruptured Spleen
Senile Cataract
Sinus Problems
Sinusitis
Skin Irritations
Sleep Apnoea
Spina Bifida
Spondylosis
Sprains (over 12 months ago and no recent symptoms or treatment)
Tallipes (Club Foot)
Tendon Problems - Hand
Tetraplegia
Thyroidectomy (non cancerous)
Thyroidectomy Benign
Thyrotoxicosis
Tinnitus
Tonsillectomy
Tonsillitis
Torticollis
Trigeminal Neuralgia
Twisted Ovaries
Underactive Thyroid
Undescended Testicle
Urethra Stricture
Urticaria (Hives)
Uterine Leiomyoma (Fibroids)
Varicose Veins
Vasectomy

Excess

You will be responsible for the first part of a claim made under certain sections of this insurance (as detailed in the Schedule of Cover on pages 5 and 6 of your Policy Wording) – this is known as the 'Excess'.

Cancellation, Loss of Deposit or Curtailment

You are not covered for any circumstances that could be reasonably expected to result in a claim at the time you took out the insurance or when you booked the trip if this was later. Cancellations & 'Cooling-off' period If this cover is not suitable for you and you want to cancel your policy, you must write (either by e-mail or letter) to ANZPlus.com within 14 days of buying your policy or the date you receive your policy.

In line with the conditions below, ANZPlus.com will refund all the premiums you have paid within 30 days of the date you write to them to ask to cancel the policy.

If you are an annual multi-trip policyholder and you have travelled or made a claim before you asked to cancel the policy, ANZPlus.com may only refund part of the premium.

If you have not travelled or made a claim and you wish to cancel within 14 days of receiving your policy documentation a full refund will be given.

If you cancel after 14 days of receipt of your policy documents no premium refund will be made.

Property and Money

Your policy provides cover for loss or damage to your personal possessions, however an amount may be taken off for age, wear and depreciation if you cannot provide original proof of purchase/receipts.

There is no cover for:

- loss of personal possessions or money if you cannot produce a police report or an airline property irregularity report to substantiate the claim.
- loss of valuables that are left unattended for instance, in a suitcase or a vehicle or in the custody of airlines or other carriers.

The policy also contains maximum amounts that can be claimed for individual items, valuable items, sports equipment and cash. Your policy provides full details of these limits.

Personal Liability

There is no cover where you are held responsible for any damage or injury as a result of using a vehicle, aircraft or watercraft.

Hazardous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered hazardous (such as flying in an aircraft that isn't fully licensed for use by passengers; bungee jumping; doing manual work or other hazardous job; mountaineering; hot air ballooning (other than provided by a licensed operator only and excluding piloting); parachuting; taking part in professional sports; pot holing; racing other than on foot; or taking part in underwater activities more than 30 metres below the surface), please check a list of Acceptable Activities below or contact us on 0208 770 2772 or email us at info@anzplus.com.

Examples of activities covered as standard:

Abseiling; Angling; Aerial safaris; American football; Archery (properly supervised); Badminton; Banana boating; Baseball; Beach games; Bowls; Bungee jumping with a licensed operator; Canoeing/Rafting (to Cat.3); Clay pigeon shooting (under supervision); Cricket; Cross-country running; Croquet; Curling; Cycling (leisure, excluding BMX stunt riding); Deep sea fishing; Fell running/walking; Football (amateur); Fencing; Gliding (not piloting and subject to flying with qualified pilot); Go-karting; Golf; Gymnastics (non-competitive); High diving (from a purpose built diving board over a man made pool); Hiking/Trekking/Hill walking (where no ropes or guides are required, established, documented, paths/tracks/mapped routes); Hockey; Horse riding (not racing, hunting or competing, protective headgear to be worn, excluding jumping trials, hunting, show jumping and competitive riding); Hot air ballooning (licensed operator only, not piloting); Ice skating; Ice hockey (on an indoor ice rink); Jet boating (as a passenger); Jet skiing; Marathon running; Motorcycling (not racing or competing and subject to policy terms); Mountain biking (protective headgear to be worn and excluding competitions); Netball; Orienteering; Paragliding; Parascending/Parasailing (towed by a boat); Polo; Pony trekking (protective headgear to be worn); Quad biking (wearing protective clothing and in a controlled environment); Racing (on foot); Rambling; River canoeing/Kayaking and Rafting (in calm water not sea or white water above grade 3); Roller blading; Rounders; Rowing; Rugby; Sand surfing; Sand safaris; Safari (organised by a bona-fide tour operator, provided that the *Insured Person* will not be using a firearm); Sail boarding; Sailing and Yachting (inshore/coastal waters – within 12 miles of coastline); Scuba-diving (as long as not flying within 24 hours of last dive) up to a depth of 10 metres as standard or up to a depth of 30 metres maximum (as long as PADI qualified or equivalent to that depth); Shooting (range only); Skateboarding; Skating; Skin diving; Snorkelling; Soccer; Squash; Surface water sports; Surfing; Swimming; Table tennis; Ten pin bowling; Tennis; Trekking (organised by a bona-fide tour operator, established, documented, paths/tracks/ mapped routes); Tug-of-war; Underground activities (as part of an organised excursion or tour); Via ferrata; Volleyball; War games/Paintballing; Water polo; Water skiing (excluding jumping); White water rafting (to Cat.3); Weightlifting; Windsurfing; Yachting (coastal waters only).

Please note: There is no cover under Section 7 – Personal Liability for jet skiing, sailing and yachting.

General Conditions and General Exclusions

General Conditions and Exclusions apply to this policy.

Please refer to General Conditions on page 18 and General Exclusions section on pages 16 to 18 of your Policy Wording document.

How to make a claim

Follow the instructions on page 19 of your Policy Wording, and report it as soon as possible but no later than within 31 days of your return. If you need to make a claim please contact **Travel Claims Services** on:

Tel: +44 207 748 2978

Email: claims@travelclaimsservices.com.

Please have your policy details available. You may be asked for documentation to support your claim.

In the event of a Medical Emergency or if you have to curtail your trip, you must contact MAPFRE Assistance:

Tel: +44 207 748 2979

Email: irlcosiam@mapfre.com

Please refer to 24 Hour Emergency Medical Assistance Section on page 3 and 19 of your Policy Wording document.

If you decide to cancel

If for any reason you are not satisfied with the terms and conditions of your cover, you may return the Policy and Schedule within 14 days of issue for cancellation. Any premium paid will then be refunded, provided you have not started your holiday, and you have made no claim.

No refund of premium is available after the 14 day period.

Please refer to 'Your right to cancel' on page 1 of your Policy Wording document.

If you have a complaint

If you are unhappy with any aspect of our service, we will sort this out as quickly and fairly as possible.

<p>Claims For any claims related complaints please write to:</p> <p>The Customer Relations Manager MAPFRE Assistance Maitland House Warrior Square Southend-on-Sea Essex, SS1 2JY</p> <p>E-mail: complaints@travelclaimsservices.com Tel: 0330 400 1283</p>	<p>Policy Sales For any other complaints, including policy purchase and customer services related queries please contact:</p> <p>The Customer Service Manager The Medical Screening Company Ltd Brookwood House 2b West Street Ewell Village Epsom, Surrey KT17 1UU</p> <p>Email: complaints@anzplus.com Tel: 0208 770 2772</p>	<p>If you are unhappy with the response, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can consider your complaint once you have tried to resolve it with your Insurers, so please take your concerns up with them first and they will do all they can to help you.</p> <p>The Financial Ombudsman Service Exchange Tower London E14 9SR</p> <p>Tel: 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk</p>
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You will not affect your right to take legal proceedings by following the complaints procedure.

Please refer to the full complaints procedure on page 2 of your Policy Wording document.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be able to get money from the scheme if we cannot meet our financial responsibilities. Further information about compensation scheme arrangements is available from the FSCS website at www.fscs.org.uk.

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