



ANZplus.com Single 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.

The product is designed specifically to supplement the reciprocal health agreement that exists between the UK and Australia / New Zealand which entitles citizens of UK to Public Health Care treatment. **Medicare – all insured persons must use Medicare services (or other appropriate reciprocal health agreement) for medical treatment in Australia and New Zealand.**

Treatment in a hospital

If you receive essential medical treatment as a public patient in a public hospital, you won't be charged for any treatment or accommodation. Simply show your passport or reciprocal health care card to staff when you arrive at the hospital.

Your Entitlements

As a resident of one of these countries you are entitled to the following for any ill-health or injury requiring immediate treatment while in Australia:

- free treatment as a public in-patient or outpatient in a public hospital
- subsidised medicines under the Pharmaceutical Benefits Scheme
- Medicare benefits for out-of-hospital medical treatment provided by doctors through private surgeries and community health centres.

Enrolling in Medicare

If you will be receiving treatment you can enroll at Medicare offices throughout Australia. If you receive treatment before you enroll, Medicare benefits will be back paid for eligible visitors.

To enroll in Medicare you will need:

- your passport with a valid visa
- to provide, in some cases, identification showing you are enrolled in your country's national health scheme (for example, a national health service card or similar certificate).

If your application to enroll in Medicare is approved, you will receive an Australian reciprocal health care card in the mail.

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 Single Trip cover for your holiday or trip, as selected by you when requesting the quotation and shown in your Schedule of Insurance.

The Single Trip policy provides cover for one specific trip of up to 365 days (in respect of **Insured Persons** aged up to 69 years at the Date of Issue) or up to 90 days (in respect of **Insured Persons** aged up to 79 years at the Date of Issue). If you have chosen this policy, the Schedule of Insurance will show when the cover starts and finishes.

If you chose '**Higher Excess**' option you will be able to make a saving on the insurance premium, however you will be responsible for £250 excess in the event of any claim (where applicable).

If you chose to add a stopover to your trip, your cover will be extended to include a **24 Day Stopover** for countries indicated in your Schedule of Insurance and the appropriate premium paid.

The cover can be extended to include **Travel Disruption** and Airline **Failure and Supplier Insolvency** 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 6-14 of your Policy Wording for full details of each section.

Section	Travel Cover	Limit per claim	Excess*
1	Cancellation Fees, Lost Deposits and Curtailment	£2,000	£150
2	Emergency Overseas Medical Care and Repatriation Expenses		
	Repatriation / Evacuation costs	£5,000,000	£150
	Medical Inpatient and Outpatient Co-insurance. Supplement to Medicare	£5,000,000	£150
	Additional Travel and Accommodation Expenses including Ambulance	£5,000	£150
	Pharmacy	£500	£150
	Stopover Private Medical Expenses (Optional)	£5,000,000	£150
3	Missed Departure / Connection	£750	£150
4	Delay, Damage to or Loss of Baggage including Valuables		
	Total limit for baggage including Valuables	£1,000	£150
	Maximum per item, pair or set	£500	
	Valuables limit in total	£500	
	Delayed Baggage	£250	Nil
5	Personal Money and Loss of Passport / Visa		
	Personal Money	£500	£150
	Lost Passport / Visa	£250	Nil
6	Travel Delay		
	Delayed Departure	£20 per each 12 hr period. Up to £100 maximum	12 hrs
	Abandonment of Trip	£750	£150
7	Personal Liability	£1,000,000	£150
8	Legal Advice and Expenses	£50,000	£150
9	Personal Accident Benefit	£20,000	£150
10	Hospital Cash Benefit	£50 per each 24 hr period. Up to £500 maximum	24 hrs
11	Hijack Benefit	£50 per each 24 hr period. Up to £1,000 maximum	Nil
12	Mugging Benefit	£50 per each 24 hr period. Up to £1,000 maximum	Nil

* Excess is increased to £250 per person, per claim, in respect of **Single Trip Higher Excess** policies.

Please note that Sections 13 to 27 are only operative if indicated in the policy certificate and appropriate premium paid.

Section	Winter Sports (Optional) Additional Benefits	Limit per claim	Excess
13	Piste Closure and Avalanche Cover	£50 per each 24 hr period	Nil
14	Loss of Use of Lessons and Lift Pass		
	Lift Pass	£50 per day	Nil
	Ski Lessons	£50 per day	Nil
15	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
16	Medical Expenses Extension	£10,000,000	£75
17	Private Room	£200 per day	Nil
18	Private Nursing	£200 per day	Nil
19	Pre-paid Excursions	£500	Nil

Section	Travel Disruption (Optional) Additional Benefits	Limit per claim	Excess
20	Extended Cancellation or Curtailment	£1,000	£75
21	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
22	Extended Missed Departure	£1,000	Nil
23	Accommodation cover	£1,000	£75
24	Airline Failure	£1,000	£75
25	Supplier Insolvency	£1,500	£75

Section	Business Pack (Optional) Additional Benefits	Limit per claim	Excess
26	Replacement Personnel	£1,500	£100
27	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

Geographical Limits

This policy does not provide cover for any medical care expenses which would otherwise be covered under the terms of the reciprocal health agreements with countries specifically named. You must at all times seek treatment at an appropriate medical facility which participates in the Medicare scheme and/or other reciprocal health agreements. If you are in any doubt you should contact MAPFRE Assistance for advice before starting treatment.

Main Cover Area: Australia and New Zealand

Stopover Area 1*: Worldwide excluding North America, South America and Caribbean

Stopover Area 2*: Worldwide including North America, South America and Caribbean

*Only operative if indicated in the Schedule of Insurance and appropriate premium paid.

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

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:

Private Medical Care Expenses

You must use medical facilities that entitle you to the benefits of any reciprocal health agreements available under Medicare and/or other reciprocal health agreements with countries specifically named. Where this is not possible, you must seek advice from MAPFRE Assistance prior to starting treatment.

If you do not intend to use your Medicare entitlement to cover your medical care expenses whilst on your trip(s) or are not willing and able to pay for any private medical costs incurred (unless authorised by the Insurers) then it does not meet your demands and needs.

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	Fatty Lump - Benign	Menstruation Abnormal
Arthroscopy	Fibroids	Migraine
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)	Fistula - Anal	Myxoedema
Bell's Palsy	Food Allergy	Neck Pain
Benign Cysts	Fractures (over 12 months ago and no recent symptoms or treatment)	Nose Bleeds (over 12 months ago and no recent symptoms or treatment)
Benign Lump/Growth	Gall Stone Removal/Gall Bladder Removal	Overactive Thyroid
Benign Tumour	Glandular Fever	Paraplegia
Bladder Repair	Glaucoma	Pilonidal Cyst
Blindness and Low Vision	Gout	Pilonidal Sinus
Broken/Repaired Bones	Grommets	Polio
Carpal Tunnel Syndrome	Haematoma (external)	Polyps-Benign
Cartilage Problems	Haemorrhoids	Postmastectomy Syndrome
Cataracts	Hay-Fever	Psoriasis
Cholecystectomy	Hearing Loss	Raynauds Syndrome
Cholesterol (well controlled and below 6.0)	Heartburn	Reflux Oesophagitis
Colds/Flu	Helicobacter Pylori	Rhinitis
Congenital Anomalies of Genital Organs	Hernia	Ruptured Ligaments
Conjunctivitis	Hernia Repair	Ruptured Spleen
Contact Dermatitis and Other Eczema	Herpes Zoster	Senile Cataract
Corneal Degenerations	Hiatus Hernia	Sinus Problems
Corneal Graft	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)	Sinusitis
Cysts-Benign	Hip Replacement (over 12 months ago and no recent symptoms or treatment)	Skin Irritations
D and C	Hydrocele	Sleep Apnoea
Deafness	Hyperactive Thyroid	Spina Bifida
Degeneration of Macula and Posterior Pole of Retina	Hypertension (see High Blood Pressure)	Spondylosis
Dental Treatment	Hyperthyroidism	Sprains (over 12 months ago and no recent symptoms or treatment)
Dermatitis	Hypoactive Thyroid	Tallipes (Club Foot)
Diabetes (treated with diet only and well controlled)	Hypothyroidism	Tendon Problems - Hand
Dilatation and Curettage	Hysterectomy (non cancerous)	Tetraplegia
Dislocation (no occurrence within last 12 months)	Impotence	Thyroidectomy (non cancerous)
Disorders of Iron Metabolism	Incontinence of Urine	Thyroidectomy Benign
Down's Syndrome	Indigestion	Thyrotoxicosis
Dupuytren's Contracture	Inguinal Hernia	Tinnitus
Dyspepsia	Knee Replacement (over 12 months ago and no recent symptoms or treatment)	Tonsillectomy
Ear Infection	Learning Difficulties	Tonsillitis
Ectopic Pregnancy	Lipoma (Benign Fatty Lump)	Torticollis
Eczema	Lymphedema	Trigeminal Neuralgia
Endometriosis	Macular Degeneration	Twisted Ovaries
Epistaxis		Underactive Thyroid
Fasciitis		Undescended Testicle

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'. Please note that the Excess is increased to £250 in respect of Single Trip Higher Excess policies. All limits and excesses are per person.

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.

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 19 and General Exclusions section on pages 17 to 19 of your Policy Wording document.

How to make a claim

Follow the instructions on page 20 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 2 and 20 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>
--	---	---

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.

V 04092015