

Travel Insurance

Insurance Product Information Document

Company: This policy is arranged by The Medical Screening Company Ltd and is underwritten by MAPFRE ASISTENCIA

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Product: Expand Travel Insurance – Single Trip Policy
Higher and Standard Excess cover

This document does not describe the full terms of the Travel Insurance policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This travel insurance policy is designed to provide financial protection for persons travelling and wish to insure themselves against the impact of specified unforeseen circumstances or events relating to or occurring during their travels.



What is insured?

We offer single trip and annual multi trip policy options through our Expand Travel Insurance policy.

- ✓ Cancellation and cutting short a trip £5,000
- ✓ Emergency medical expenses and repatriation £2 million outside the United Kingdom.
- ✓ Outpatient Medical Care £2,000
- ✓ Hospital benefit £50 each 24hrs up to £500
- ✓ Mugging benefit £50 per each 24hr period up to £1,000
- ✓ Missed departure £500
- ✓ Travel delay £25 for each 12hr delay up to £125
- ✓ Abandoning trip £5,000
- ✓ Personal belongings and baggage £1,500
- ✓ Delayed baggage £50 after each 12hr delay up to £100
- ✓ Personal money £200
- ✓ Passport and travel documents £250
- ✓ Personal liability £2,000,000
- ✓ Legal expenses £10,000
- ✓ Hijack £50 per day up to £1,000
- ✓ Personal accident £10,000
- ✓ Pet cover £20 per day up to £200

Optional covers:

Winter Sports – Owned equipment up to £500, Ski hire £200, Lift pass, Ski lessons, Piste / Avalanche closure – £50 per day

Business Cover – Equipment up to £5,000, Staff replacement £1,500

Travel Disruption – Extended cancellation and curtailment up to £1,000, Missed departure £1,000, Accommodation £1,000

Cruise Cover – Missed port up to £500, Stateroom / Cabin Confinement up to £500, Unused excursion up to £500



What is not insured?

Excesses apply and are shown in the Document of Insurance - you are responsible for paying this amount in the event of a claim. In respect of **Higher Excess** policies excess is increased to £200 per person, per claim, where applicable.

- ✗ Pre-existing medical conditions that you haven't told us about or where we've not agreed to cover them
- ✗ Dental treatment other than to alleviate sudden pain
- ✗ Trips which have begun before your policy cover start date
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel
- ✗ You taking part in activities unless stated as covered in the Document of Insurance or on your Policy Schedule
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Trips longer than 122 days, unless appropriate additional premium paid and shown on your Policy Schedule
- ✗ Natural damage (e.g. wear & tear or from weather)
- ✗ Excursions (cruise cover) not booked in advance of your trip or through the cruise company
- ✗ Any claims caused by or relating to the Coronavirus (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2); any mutation or variation
- ✗ Scheduled Airline Failure Insurance (SAFI) and supplier insolvency



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about.
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! If cover for personal belongings is selected, you must keep valuables with you, in a safe/safety deposit box or locked in your accommodation



Where am I covered?

- ✓ You will be covered for any country or region you have selected and we have accepted when buying this insurance.



What are my obligations?

- Prior to the start of the contract you must provide the Insurer with honest, accurate and complete information.
- You must take all reasonable care to protect yourself and your belongings.
- You must contact MAPFRE Assistance immediately on +44 207 748 0507 if admitted as an inpatient. Failure to do so may result in benefits being limited.



When and how do I pay?

You pay for the policy at the point of purchase by either credit or debit card.



When does the cover start and end?

From the start date shown on your certificate of insurance until the end of the specified period.



How do I cancel the contract?

If you want to cancel your policy you must contact (either by email, letter or telephone) Expand Travel Insurance within 14 days of buying your policy or the date you receive your policy documentation. Provided you have not started your holiday and no claim has been made by you then the premium will be refunded in full.

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

By email: info@ehicexpand.com

In writing: Expand Travel Insurance, Brookwood House, 2b West Street, Ewell Village, Epsom, Surrey KT17 1UU

By telephone: 020 8770 2752.