

Travel Insurance

Insurance Product Information Document



Manufacturer (insurer): MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima

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.
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Manufacturer (distributor): Rock Insurance Services Limited

Authorised and regulated by the Financial Conduct Authority. Registration number 300317.
Registered address: 135 High Street, Crawley, West Sussex RH10 1DQ

**Product: Debenhams
Direct DEB01/02**

This document is a summary of what this insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation. You are responsible for reviewing full policy terms and conditions.

What is this type of insurance?

Cover for people who are travelling to countries included within the policy terms who wish to insure themselves against the financial impact of specified, unforeseen circumstances/events relating to or occurring during their travel.



What is insured?

We will pay up to the amount shown, per insured person, per trip depending on the cover you have chosen (Standard/Superior/Luxury):

- ✓ £10,000,000 medical & repatriation expenses including overseas funeral or repatriation costs.
- ✓ £200/£500/£1,000 Emergency dental treatment.
- ✓ £1,000/£3,000/£5,000 Cancellation or Coming Home Early.
- ✓ £200/£400/£600 Hospital Benefit (daily limits apply please check your policy documentation).
- ✓ £10,000/£20,000/£30,000 Personal Accident if between ages of 18 and 65.
- ✓ £1,000/£1,500/£2,500 Personal Accident if under 18 or over 65.
- ✓ £10,000/£15,000/£25,000 for legal expenses.
- ✓ £2,000,000 Personal Liability.
- ✓ £1,000/£1,500/£2,500 for loss or theft of Personal Possessions and Baggage (single article limits and valuables limits apply, please check your policy documentation).
- ✓ £200/£300/£500 for loss or theft of Personal Money.
- ✓ £200/£300/£500 for loss or theft of your passport.
- ✓ £25 per 12 hours up to a limit of £200/£25 per 12 hours up to a limit of £300/£25 per 12 hours up to a limit of £500 for Travel Delay.
- ✓ £500/£750/£1,500 for Missed Departure.
- ✓ £1,000 Mugging (daily limits apply please check your policy documentation).
- ✓ £250 Natural Disaster (daily limits apply please check your policy documentation).
- ✓ £250 Withdrawal of Services (daily limits apply please check your policy documentation).
- ✓ £250 Pet care (daily limits apply please check your policy documentation).

Optional benefits available subject to payment of the appropriate additional premium:

- Winter Sports Cover.
- Golf Cover.
- Cruise Pack.
- Overseas Wedding Cover.
- Optional Sports & Activities.



What is not insured?

- ✗ Medical expenses applicable to you becoming ill or injured during trips in England, Scotland, Wales, Northern Ireland or the Isle of Man.
- ✗ Any trip which has already commenced prior to the purchase of this policy.
- ✗ We only provide coverage under the Delayed departure section of this policy for flights that form part of your initial outward and the final return journey of your trip.
- ✗ The excess as set out in the policy wording if you have not purchased excess waiver.
- ✗ Trips outside your period of insurance or over the trip limits for Annual Multi-Trip policies.
- ✗ Medical expenses above £500 unless we have authorised them.
- ✗ Expenses relating to private health treatment unless agreed by our emergency assistance company.
- ✗ Pre-existing medical conditions which you have not declared fully to us at the time of purchasing your insurance before travel and had accepted by us for cover in writing.
- ✗ Pre-existing medical conditions for your non-travelling immediate relative and/or travelling companion.
- ✗ Sports and activities not listed in the wording or for which you have not paid the additional premium.
- ✗ Gadgets.
- ✗ Claims arising from prohibitive regulations by the government of any country.
- ✗ Cover if you decide not to go on your trip.
- ✗ Cover when you know when buying this policy, that there is already a problem that may lead to a claim.
- ✗ Problems caused by drug addiction or solvent abuse or being under the influence of alcohol or drug(s).
- ✗ Suicide.
- ✗ Terrorism other than for medical expenses or personal accident.
- ✗ Travel against Foreign and Commonwealth Office advice.
- ✗ Fraudulent, dishonest or criminal acts by you or anyone acting on your behalf.
- ✗ Self-exposure to needless danger.
- ✗ Motor biking above 250cc or Quad biking.
- ✗ Anything mentioned in the sections marked "What you are not covered for" and the General Exclusion in the policy wording.



See overleaf for cover restrictions



Are there any restrictions on cover?

- ! You must be a resident of the United Kingdom and registered with a GP.
- ! You must be in the UK, and not already travelling when you buy your policy.
- ! Your trip must start and end in the United Kingdom and you must have a return ticket.
- ! Cover is only provided for trips in the United Kingdom if you have a minimum of two nights' pre-booked and pre-paid accommodation.
- ! You must be 75 years old or under when you purchase a Single Trip policy.

(continued next column)



Are there any restrictions on cover? (continued)

- ! You must be 75 years old or under when you purchase an Annual Multi-trip Policy.
- ! Single Trips are limited to 365 days.
- ! Annual Multi-trip Policies do not limit the number of trips in the policy year but you are limited to 60 days per trip.
- ! Personal Liability coverage is restricted on certain sports and activities - please refer to the table in the policy wording.



Where am I covered?

This insurance covers you within the Geographical Limits stated within your policy schedule.

If you are a UK resident living in Northern Ireland and your travel itinerary requires you to use Republic of Ireland departure/arrival points, your cover will be as if you were travelling from Northern Ireland.



What are my obligations?

- You must take care to review and understand your policy terms, conditions and exclusions. This document is only a summary of benefits and does not contain all limitations.
- You must make sure you meet the eligibility criteria under this policy.
- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this will invalidate your policy and claims will not be paid meaning that you will be liable for any related costs.
- You must take all reasonable care to protect yourself and your belongings.
- You must contact MAPFRE Assistance immediately on +44 (0)330 400 1452 if you go into hospital or before incurring medical expenses in excess of £500. Failure to do so may result in benefits being limited.



When and how do I pay?

Your premium is paid as a one off payment paid 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.
- For both Single Trip and Annual Multi-trip policies the period of insurance will be shown on your schedule of insurance and will commence at 00:01 on the policy start date and end at 23:59 on the policy expiry date.



How do I cancel the contract?

To cancel your policy, please contact us by either calling 0343 658 0371 or emailing us at debenhamstravelinsurance@rockinsurance.com.

If you decide to cancel your policy, we will give you a full refund if you let us know within 14 days from either the purchase or receipt of your certificate of insurance whichever is later, provided that you have not already travelled. We will not pay you a refund if you have made a claim or if you already travelled.

You are entitled to cancel this policy after 14 days. Any return of premium due to you will be calculated at a proportional daily rate depending on how long the policy has been in force unless you have made a claim in which case the full premium is due and no refund will be paid.