

**Personal Travel Insurance**

Center Parcs is an Appointed Representative of Insure & Go Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority.

Center Parcs act as the agent of the insurer in collecting premiums; as soon as you have paid your premium it is deemed to be held by the insurers MAPFRE Assistance.

This policy is Your contract of insurance. Please read this policy carefully, You should take it with You on Your trip to help You deal with any emergency.

**Summary of cover**

You are insured as an individual up to:

Section	Sum insured (up to)	Excess
Cancellation	Please refer to Section 1	£75
Curtailment		£75
Personal accident	£15,000	Nil
Death (aged 16-69)	£10,000	Nil
Death benefit aged under 16	£1,500	Nil
Death benefit aged over 70	£1,500	Nil
Expenses	£1,000	Nil
Personal property	£1,500	£50
Each item, pair or set	£300	£50
Total valuables	£300	£50
Personal money	£200	£50
Aged under 16	£50	
Personal liability	£2,000,000	£50
Missed departure	£250	Nil

**Note:** Permanent total disability is not available to under 16s and over 70s.

**Your Contract of insurance - please read.**

All insurance policies contain conditions and exclusions which You should be aware of. It is important that You read this policy carefully because it is the basis upon which MAPFRE Assistance settles any claim. Please make sure that the cover meets your needs and that You comply with condition 1 of the General conditions.

For clarification of any of the terms and conditions please do not hesitate to contact Insure and Go – 01454 640024.

The policy describes the cover provided for You and the conditions which Your cover depends on. We will pay You or Your personal representative if You make a valid claim. You must keep to the terms and conditions of this insurance.

**Insurers**

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima, incorporated and registered in Spain, registered as a foreign company in the United Kingdom with company number FC021974, acting through its UK branch with branch number BR008042. Authorised by Dirección General de Seguros y Fondos de Pensiones and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority FRN 203041.

**Our travel insurance products and service**

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of losses to possessions/money, personal liability and similar expenses incurred from their travel and/or cancellation.

We only offer travel insurance products from a single insurer. We do not give advice or make personal recommendations in connection with any travel insurance product. However, we will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.

**Insurance premiums and fees**

Center Parcs act as agents of the insurer in collecting premiums; as soon as you have paid your premium it is deemed to be held by the insurers MAPFRE Assistance.

**Your duty**

You are responsible, on an ongoing basis, for providing us and/or your insurers with all facts relating to the travel cover we arrange on your behalf. Such facts are those which are likely to affect the assessment and acceptance of the risks being insured. Failure to provide full and accurate information may mean that your travel policy is invalid. If you are in any doubt as to what facts might be considered to be material then you should disclose them to us or your insurers. We have the right to re-assess your coverage, policy terms and/or premium after you have advised us of any change in circumstances.

**Declaration**

As far as You know, the following apply:

1. You are not aware of any reason why the holiday may be cancelled or curtailed or of any medical condition which could result in a claim.
2. Where You are undergoing medical treatment as a hospital in-patient or out-patient at the date the final cost of the holiday is due to be paid, medical advice must be sought to confirm Your ability to travel and endure the holiday.
3. Where You have received medical treatment as a hospital in-patient or out-patient during the 6 months prior to the booking of the holiday, You must obtain medical advice that You are fit to take the holiday.
4. You are not receiving or waiting for medical tests or treatment for any medical condition or set of symptoms that have not been diagnosed, as any claim arising directly or indirectly from the medical tests or treatment will not be covered.
5. You are not travelling against the advice of a medical practitioner or for the purposes of obtaining medical treatment or where a terminal prognosis has been given.

**Important information**

Please read this policy carefully and remember the following:

**Cancellation of policy**

You can cancel this policy within 14 days from the date you receive the confirmation invoice and this policy wording unless you have made a claim. We will then refund your premium in full. We will not refund your premium after the 14 day period. We will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days. You may cancel this policy by writing to Center Parcs enclosing the confirmation invoice and this policy wording within the 14 day cooling off period to the following address:

Guest Services, Head Office, One Edison Rise, New Ollerton, Newark, Nottinghamshire NG22 9DP

**Dangerous activities**

You are not covered for any dangerous activity or organised sports unless these are organised by Center Parcs.

**Limit of cover**

Please see Summary of cover table.

**Definitions**

Wherever the following words and phrases appear in this policy they will always have the meanings shown below.

**Acts of terrorism**

An act, including but not limited to the use of threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and or to cause fear to the public, or any section of the public.

**Business Associate**

Anyone who works at Your place of business and who, if You were both away from work at the same time, would prevent the business from running properly.

**Close Relative**

Your mother, father, sister, brother, wife, husband, civil partner, common-law-partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, foster and adopted children, fiancé, fiancée.

**Home**

The address where You live in the United Kingdom.

**Period of insurance**

Cover under section 1 - Cancellation and curtailment, starts on the date the policy is taken out. All other sections of the policy begin when You leave home to go on holiday and lasts until You return home, as long as that is within the period shown on the confirmation invoice. We will extend the period of insurance by up to 30 days at no extra cost if You have to stay on holiday longer because of events which you have no control over.

**Permanent total disability**

A disability caused by an accident during your trip that:

- Stops you from working in any job you are qualified for;
- Lasts for 12 months; and

Our medical advisor believes is not going to improve at the end of those 12 months.

## Pregnancy

Cover under this policy is provided for unforeseen events. In particular, cover is provided under Sections 1 and 3 for unforeseen bodily injury or illness. Childbirth is not considered to be either unforeseen, or an illness or injury. Therefore there is no cover if at the start of Your trip, during Your trip or on Your return date, You are more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy. Please make sure that Your medical practitioner and Midwife are aware of Your travel plans and that You are not travelling against medical advice.

## Redundancy

Any person declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

## Residence limits

This policy is only available if You are resident in the United Kingdom. A United Kingdom resident is defined as a person living in the United Kingdom for longer than 6 months and has a United Kingdom home address.

## Trip

Cover is only available at the time of making a booking. Your holiday or journey starts when you leave the place You normally live in. The end of Your trip is the date that You go back to Your home.

## United Kingdom

This policy only covers holidays in the United Kingdom which is defined as; England, Scotland, Wales and Northern Ireland including the Isle of Man and Channel Islands.

## Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), MP3 players, games consoles, personal organisers, eReaders (including eBooks and Kindles), computer equipment, tablet PC's (including iPads), netbook computers, binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones and items made of or containing gold, silver or precious metals, hearing aids, sports and leisure equipment and musical instruments.

## We, our, us

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima trading as Mapfre Asistencia.

## You/Your

The individual named on the confirmation invoice and all the members of the party as outlined under the Registration/Occupant Form.

## Section 1. Cancellation and curtailment – Up to holiday cost

### Please note:

Cancellation claims apply in respect of the total booked units of accommodation and not per person.

If Your holiday is Cancelled or Curtailed (cut short), we will pay:

- Up to the holiday cost for unused travel and accommodation charges which are not recoverable elsewhere and which You have paid or contracted to pay, should You have to cancel Your holiday if one of the reasons given below occurs during the Period of insurance, Or;
- Expenses You have paid or legally have to pay for travel and accommodation which You do not use if You have no choice but to cut short the holiday and if one or more of the reasons given below occurs during the period of insurance.

### What You are covered for:

1. Death, injury, illness, or being made subject to quarantine of You or of any member of Your party or a Close Relative or Business Associate of You or any member of Your party.
2. Your medical practitioner advised that You are not fit to travel because you are suffering complications of pregnancy or child birth and provided You are not more than 36 weeks and 6 days pregnant for a single pregnancy, or more than 32 weeks and 6 days for a multiple pregnancy.
3. You or any member of Your party being required for jury service or as a witness in a court of law in the United Kingdom.

4. You or a member of Your party being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time of booking the trip or the date you purchased this insurance cover, whichever is earlier, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
5. It is necessary for You to stay at home after a fire, storm, flood or burglary at your home or place of business or any member of Your party's home or place of business, within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity.
6. Unforeseen posting of You or any member of Your party or having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

### What You are not covered for:

1. We will not pay the first £75 of every claim made for each booking. (This does not apply to deposit only claims).
2. Claims where a medical certificate has not been obtained from a medical practitioner confirming that cancellation or curtailment of the holiday was medically necessary (where relevant).
3. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from the complications of pregnancy or childbirth. Normal childbirth would not constitute an unforeseen event.

### As well as the General Conditions, the following exclusions and conditions apply:

1. Before You cancel or return home early for medical reasons, You must get a medical practitioner's certificate to confirm that this is necessary.
2. If You cancel Your holiday or return home early because of illness, injury or pregnancy complications to a Close Relative or Business Associate, You must get a medical practitioner's certificate confirming details of the illness or injury of the Close Relative or Business Associate.
3. If Your claim is linked to a medical condition that had already been diagnosed when You took out this insurance, we may ask for a letter from Your medical practitioner confirming that, when You booked Your holiday, You were fit to travel and there was no sign that Your condition would get worse before the end of the holiday.
4. No cover shall apply if Your claim is linked to You receiving or waiting for medical tests or treatment for any condition or set of symptoms that had not been diagnosed at the time this insurance was bought.
5. This Policy will not cover any Claims arising directly or indirectly from any Pre-Existing Medical Condition known to You before the start of the Period of Insurance affecting a Close Relative or Business Associate who is not Insured under this Policy whilst on Your Trip if:
  - they had received a terminal diagnosis at the start of the Period of Insurance; or they were on a waiting-list for, or knew they needed surgery, inpatient treatment or investigation at any hospital or clinic at the start of the Period of Insurance;
  - they were aware of a Medical Condition or suffering from symptoms but had not had a diagnosis at the start of the Period of Insurance; they have had surgery, inpatient treatment or hospital consultations in the 90 days before the start of the Period of Insurance.

6. Any circumstances You are aware of at the time this insurance is bought, or at time of booking Your trip, if later, which You know might lead to Your trip being cancelled must be declared to us.
7. No cover shall apply in respect of Your disinclination to travel or decision not to go on the trip or curtail the trip for reasons other than those listed under Cover above.

## Section 2. Personal Accident – Up to £15,000

### What You are covered for:

We will pay You or your executors or administrators up to the amount shown in the table of benefits, if you are involved in an accident during your trip which causes you an injury, and this accident is the only thing that results in you becoming disabled within 12 months of the date of the accident. We will pay the following:

1. £15,000 for your permanent total disability caused by an accident during your trip that:
  - a. stops you from working in any job you are qualified for;
  - b. lasts for 12 months; and
  - c. our medical advisor believes is not going to improve at the end of those 12 months
2. Losing one or more of your limbs (a permanent loss at or above the wrist or ankle) - £15,000
3. Irrecoverable loss of sight in one or both eyes for a period of at least 12 months - £15,000
4. For death - £10,000

### Note

If You are aged under 16 or over 70 at the time of the accident you will not be covered under point 1. The limit for death benefit will also be reduced to £1,500.

### As well as the General Conditions and Exclusions, the following exclusions apply:

1. You are not covered under this section for any claim if:
  - i) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
  - ii) at the time of the accident, You were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a medical practitioner (except to treat drug addiction).
  - iii) You are not covered if the accident was caused by a medical condition that existed before Your trip.

## Section 3. Expenses – Up to £1,000

### What You are covered for:

If, during the period of insurance, You become ill or You are injured, we will pay the following expenses as long as they are necessary and the costs are reasonable:

1. Additional accommodation expenses incurred by You, or one relative or friend remaining with You, including the increased costs of Your return travel home and additional travel expenses incurred by one relative or friend travelling to or with You.
2. Expenses incurred in the event of Your death for the conveyance of Your body or ashes to Your home (the cost of cremation or burial is not included).

You are not covered for anything mentioned in the General Conditions and Exclusions.

## Section 4. Personal property – Up to £1,500

### What You are covered for:

If You accidentally lose Your personal belongings, or if they are stolen or damaged, You can claim up to £1,500 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £300 for one item, pair or set. The overall limit for valuables, golf equipment and pedal cycles is £300.

### As well as the General Conditions and Exclusions, the following exclusions apply:

1. Loss of, theft of or damage to Your personal belongings during Your outward or return journey if You do not get a written 'carriers report', or a 'property irregularity report' in the case of an airline. If You cannot report the

loss, theft or damage to the airline straight away, You must do so in writing within seven days.

2. Loss or theft if You have not reported it to Center Parcs Guest Services or Security Department within 24 hours of discovering the loss or theft and You have not got a report from them. In addition, You must report the loss or theft of property to the police within 24 hours of discovering it and get a police report from them.
3. Breakage of or damage to fragile articles, computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage.
4. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
5. Loss of, theft of or damage to food, drink or tobacco products.
6. Loss of, theft of or damage to contact or corneal lenses, mobile phones, loose precious stones, securities, deeds, documents or property held for business purposes.
7. Loss of, theft of or damage to valuables if You leave them in baggage which is checked in to the carrier. Loss of, theft of or damage to valuables You are not carrying with You unless You have kept them in locked accommodation, a safe or a safety deposit box.
8. There is no cover for personal belongings left in a vehicle overnight.
9. We will not pay the first £50 for each claim made per person.

**As well as the General Conditions and Exclusions, the following conditions apply:**

1. If Your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
2. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
3. You must take proper care of Your belongings and act as if You did not have this insurance policy.

#### **Section 5. Personal money – Up to £200**

**What You are covered for:**

1. We will repay You if You lose any of the following or they are stolen:
  - Bank notes
  - Coins;
  - Postal orders;
  - Travel tickets;
  - Passports;
  - Admission tickets;
  - Meal vouchers.

For cash there is a limit of £200 for each adult and £50 for each child under 16.

This cover starts from when you commence your outward journey from Your home to Center Parcs.

**As well as the General Conditions and Exclusions, the following exclusions apply:**

You are not covered for the following:

1. Loss or theft if You have not reported it to Center Parcs Guest Services or Security Department within 24 hours of discovering the loss or theft and You have not got a report. In addition, You must report the loss or theft of money to the police within 24 hours of discovering it and get a police report from them.
2. Loss of value or shortages caused by a mistake.
3. Money left in baggage which You have checked in to the carrier or which You do not keep with You, unless it is in locked accommodation, a safety deposit box or a safe.
4. We will not pay the first £50 of every claim made for each of You.

#### **Section 6. Personal liability – Up to £2,000,000**

**What You are covered for:**

If You accidentally injure someone or damage someone else's property during the Period of insurance, You will be covered for Your legal liability:

- to people who do not work for You and who are not Your travelling companions or members of Your family; and
- for accidental damage to property which is not owned or being looked after by You or a member of Your family.

This cover includes legal expenses which You have paid with our permission.

**As well as the General Conditions and Exclusions, the following exclusions apply:**

1. You are not covered for liability caused directly or indirectly by You owning or using any aircraft, motorised vehicle, any form of motorised leisure equipment or boat other than pedaloes, punts, dinghies, windsurfers, rowing boats, canoes or other vessels which have been provided by Center Parcs. You are not covered for employer's liability or liability caused by You carrying out contracts, supplying goods and services, or doing Your job.
2. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
3. We will not pay the first £50 of every claim made for each of You.

**As well as the General Conditions and Exclusions, the following condition applies:**

You must send us any writ, summons or other legal documents as soon as You receive them. You must also give us any information and help we need to deal with the case and Your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

#### **Section 7. Missed departure – Up to**

##### **£250 What You are covered for:**

You will be covered for the cost of reasonable extra accommodation and travel expenses to allow You to carry on with Your trip if you arrive too late to start the journey you have booked as a result of:

1. Labour dispute or protest; Civil disturbance; or Bad weather which interrupts Your scheduled public transport services, including booked connecting flights; or
2. An accident or mechanical breakdown involving the car in which You are travelling in the United Kingdom

**As well as the General Conditions and Exclusions, the following conditions apply:**

1. You must do all that You can to arrive at the airport, port or station You are leaving from on time.
2. In the case of a labour dispute or protest, You will only be covered if the dispute is announced and begins during the Period of insurance.
3. If You miss the departure because Your car breaks down or You are involved in an accident, You must send us a repairer's report or police accident report.

#### **General exclusions that apply to all sections**

You are not covered for anything directly or indirectly caused by the following:

1. Your suicide or attempted suicide, deliberately injuring Yourself, solvent abuse or the effect of alcohol or drugs.
2. Deliberately putting Yourself at risk (unless You are trying to save someone's life).
3. You taking part in wintersports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying except as a passenger in a fully-licensed passenger aircraft or any other dangerous activity or organised sports unless these are organised by Center Parcs.
4. You motorcycling as either the driver or the passenger of a motorcycle which is more than 125cc, unless the driver holds a current license which allows them to ride a motorcycle of more than 125cc.
5. You taking part in manual work in connection with a profession, business or trade.

#### **General conditions that apply to all sections**

The following conditions apply to the whole of your policy:

1. You must tell us any facts we ask for in the declaration and which could affect this insurance and any claims that are submitted. If You do not, You may not be fully covered and Your claim may be declined.

2. You will not be covered for the following:
  - a. Any other loss resulting directly or indirectly from the cause of Your claim.
  - b. Any claim which You could make under any other insurance or any amount You can get back from someone or somewhere else.
3. Any claim caused directly or indirectly by the following:
  - i. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an explosive nuclear device or other nuclear equipment.
  - ii. Your property being held, taken, destroyed or damaged under the order of any government or other authority.
  - iii. Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
  - iv. War, invasion, acts of terrorism, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (You must follow any relevant suggestions or recommendations made by any government or any other authority before and during the period of insurance).
  - v. The use, release or threat of any nuclear weapon or device or chemical or biological agent.
  - vi. The failure or fear of failure of any equipment or computer program, whether or not You own it, to recognise or correctly interpret or process any data as the true or correct date, or to continue to work correctly after that date.
4. You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
5. You must do all that You can to keep Your claims as low as possible and to prevent theft, loss and damage.
6. If we pay any expenses which You are not covered for, You must pay these back within a month of the end of the period of insurance.
7. If You, or anyone acting for You, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
8. We may take action in Your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
9. All the sums insured and limits set out in this policy include VAT.
10. English Law will apply to this contract of insurance unless You and we agree otherwise and any disputes will be heard in an English Court.
11. The premium for this insurance includes insurance premium tax where necessary.
12. If a claim is made for cancellation, You are then unable to claim under any other section of the policy for the same trip.
13. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English Language.
14. The costs of making any claim against us, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who You have travelled or arranged to travel with.

#### **How to make a claim**

Contact the Cancellation Desk at Center Parcs by telephoning 0344 826 7724 to arrange the cancellation in accordance with the General Terms and Conditions applying to Your holiday booking with Center Parcs. As soon as practicable after the happening of any event which may give rise to a claim under this Insurance, a claim form must be requested by telephoning the insurers on 01454 640024. The phone line is open Monday - Friday, 9am – 5pm. You can download a claim form online from [www.travelclaimsservices.com/Claims.htm](http://www.travelclaimsservices.com/Claims.htm) The completed claim form should be forwarded together with the documentation requested below to the following address: MAPFRE Assistance, 1 Victoria St Bristol, BS1 6AA. You must give Travel Claims Services Ltd all the documents they need to deal with any claim. You will be responsible for any costs involved in doing this.

### Important

Do not forward any documents until submitting the completed claim form. Forward the completed claim form, the original Confirmation Invoice/Receipt (or a copy of the electronic confirmation invoice) containing the booking reference, the date of booking and departure date in all correspondence.

#### If You cancel the holiday

Please give the reason for cancelling the holiday and send us Your cancellation advice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the general practitioner of the person who was ill or injured. Cancellation claims apply in respect of the total booked unit of accommodation and not per person.

#### If You curtail the holiday

Please give the reason You cut short Your holiday and send confirmation that You had to come home early. Before You return home early for medical reasons, You must get a medical practitioner certificate to confirm that this is necessary. You must then send this with Your claim form.

#### Personal accident

Please send full details of the accident and injury.

#### Expenses

Please send details and original receipts and bills for any expenses You have paid.

#### Personal belongings

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, You must also send a police report. If Your belongings were lost, stolen or damaged while in the care of an airline, You must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave You when You checked in.

#### Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money You withdrew.

#### Personal liability

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and Your claim. You must not negotiate, pay, settle, admit or deny any claim without our permission, in writing.

#### Missed departure

Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for Your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how You got to the port or airport.

#### How to make a complaint

If You have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible. If you are not satisfied with the service you receive regarding the sale of your policy please contact Center Parcs at: Guest Services, Head Office, One Edison Rise, New Ollerton, Newark, Nottinghamshire, NG22 9DP

If you have a complaint about a claim please contact: The Customer Relations Manager, MAPFRE Assistance, 1 Victoria St Bristol, BS1 6AA

Phone: 01454 616300

E-mail: [complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com)

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if You are not satisfied, You can take the issue further: If You are still dissatisfied You may refer Your case to the Financial Ombudsman Service who will investigate your complaint.

Financial Ombudsman Service Exchange Tower  
London, E14 9SR  
Telephone: 0800 023 4567  
or fax: 0207 964 1001

The Ombudsman is an independent body that arbitrate on complaints about general insurance products and other financial services.

#### Financial Services Compensation Scheme

We are covered by the FSCS and You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the Claim. Insurance advising and arranging is covered for 90% of the Claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

You can get more information by visiting the FSCS's website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to: Financial Services Compensation Scheme,

10<sup>th</sup> floor, Beaufort House, 15  
St Botolph Street, London, EC3A 7QU

#### Data Protection

We will need to obtain personal information from you to provide you with the policy of insurance. This means any information obtained from you in connection with this policy provided to you by us (or our subsidiaries) must be collected lawfully and in accordance with Data Protection Legislation. We use your personal data in the following ways:

- to provide you with policy cover, including underwriting and claims handling. This may include disclosing information to other insurers, regulatory authorities, or to our agents who provide services on your behalf under the policy;
- to confirm, maintain, update and improve our customer records;
- to identify and market products and services that may be of interest to you, (subject to your prior consent);
- to analyse and develop our relationship with you;
- to help in processing any applications you may make;
- to carry out studies of statistics and claim rates;
- for the analysis and the prevention of fraud;
- for the analysis and the prevention of payment defaults;
- for statistical studies by us and/or any sectorial organisation in Europe.

Where you have given your consent, we may share some of your personal information with our partner companies or companies within our group so that they can provide you with information about other products, services and promotions that may be of interest to you by letter, telephone, SMS or e-mail. We will only disclose your personal information to third parties if:

- It is necessary for the performance of your policy of insurance with us;
- You have given your consent, including marketing consent; or
- Such disclosure is required or permitted by law.

You can change your mind about your marketing consent at any time by contacting our Data Protection Officer, One Victoria Street, Bristol Bridge, Bristol BS1 6AA. Or email [consent.T@mapfre.co.uk](mailto:consent.T@mapfre.co.uk)

We disclose your personal information to third parties where:

- it is necessary for the performance of your insurance policy;
- if you have given your consent; or
- if such disclosure is required or permitted by law.

We deal with third parties that we trust to treat our customers' personal information with the same stringent controls that we apply ourselves.

Some of the personal information required from you is sensitive information such as details of any current or past medical conditions for you and your fellow travellers on the policy.

This is a 'special category of information' under Data Protection legislation. We will not use sensitive information about you except for the specific purpose for which you provide it including enabling us to quote for your policy cover, to confirm policy cover and to provide the services described in the policy. You must ensure that you only provide sensitive information about other people identified on the insurance policy where you have their consent or the legal right to disclose their personal information, including their sensitive personal information.

To assist with fraud prevention and detection we may:

- share information about you across our group, with other insurers and, where we are entitled to do so under the Data Protection legislation, the police and other law enforcement agencies.
- pass your details to a central insurance application and claims checking system, whereby it may be checked against information held by that central insurance application and claims checking system and shared with other insurers
- check your details with fraud prevention agencies and, if you give us false or inaccurate information and we suspect fraud, we will record this with the fraud prevention agency and other organisations may also use and search these records to:
  - a) help make decisions about credit and credit related services for you and members of your household;
  - b) help make decisions on motor, household, credit, life and other insurance proposals and

claims for you and members of your household; trace debtors, recover debt, prevent fraud and to manage your insurance policies;

- c) check your identity to prevent money laundering;
- d) undertake credit searches and additional fraud searches. You are entitled on request to receive a copy of the personal information we hold about you. This will be information that you have given us during your policy. We do not hold any information relating to your credit status. If you would like a copy of your information, please contact our Data Protection Officer at One Victoria Street, Bristol Bridge, Bristol BS1 6AA. We are hereby released from any liability for any claim if you refuse disclosure of the data to a third party, which in turn prevents us from providing cover under this policy.

You agree that if you travel outside the European Economic Area ("EEA"), it may be necessary for us to transfer your data outside of the EEA in order to fulfil our obligations to you in the provision of the services under the terms of this policy. The fulfilment of our obligations may include sharing your data with our service providers whom we may engage to ensure the provision of those services to you. We undertake not to transfer your data outside of the EEA or share your data with our service providers for any other reason than the fulfilment of our obligations under the terms of this policy. You have provided your consent for such transfer and sharing of data. Further details of how data is shared outside the EEA can be found in our Privacy policy on our website.

We keep records of any transactions you enter with us or our partner companies for up to six years. This is to enable a response to all claims under the policy, validation of policy cover, any enquiries, complaints or disputes that arise in that period and to comply with our legal and regulatory requirements.

We may keep other personal information about you if it is necessary for us to do so to comply with the law.