

# Redwood Travel Insurance



## Travel Insurance

### Policy Summary



**Redwood  
Travel  
Insurance**

**keyfacts**®

# Policy Summary

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your policy.

The levels of cover and excesses which apply to your insurance are detailed in the Schedule of Cover & Limits.

Important Features of your Travel Insurance is detailed on page 3 and 4 of your Policy Wording.

This Policy Summary does not form part of the Policy Wording.

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## INSURER

This insurance is underwritten by Mapfre Assistance.

## PURPOSE OF THIS INSURANCE

To provide financial protection and emergency assistance for your trip(s).

## PERIOD OF COVER

As stated on your Policy Schedule.

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## PRINCIPAL EXCLUSIONS AND LIMITATIONS POLICY REFERENCE

### Medical Health Requirements

Restrictions in cover apply if a claim is made relating to a medical condition, illness, or injury of the Insured Person(s), or any person who your travel depends on, which you or they knew about before you bought this insurance, or which develops before the travel to which this insurance applies begins. It is very important that you refer to these details on page 5 of the Policy Wording.

#### Health and Pre-Existing Medical Conditions

Page 5

### Hazardous Pursuits

You are not covered for taking part in any Hazardous Pursuit unless you have paid the appropriate premium and it is listed in the policy wording. If you are going to take part in any activity which may be considered dangerous or hazardous that is not detailed within the policy wording, please contact the selling agent who will contact us to see if we can provide cover. Please note that under Section 11 – Personal Liability you will not be covered for liability caused directly or indirectly by your owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

#### Hazardous Pursuits

Pages 8 and 9

### General Exclusions

Pages 31 and 32

### Personal Property & Personal Money

Cover is provided for loss, damage, or theft of your Personal Property, including Personal Money and Loss of Documents. We may, however, take off an amount for wear and tear when settling a claim, depending on the age and condition of the

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property. Cover is only provided up to maximum amounts for individual items, valuable items, and cash within the overall limit. The Policy Wording provides full details of these limits.

### **Personal Money & Loss of Passport**

Page 14 and 15

#### **Excesses**

Certain sections of cover are subject to an excess applying to each claim. An excess means that you are responsible for the first sum per person per claim, per section when you claim. The amount of any excess is detailed in the Policy Wording on the Schedule of Cover and Limits page, and under the Sections to which an excess applies. If you select the 'NIL excess' option then no excesses will apply other than Travel Dispute (£35) and Natural Catastrophe (£50).

#### **Duration of Cover**

All trips must start and end from the United Kingdom, unless for a one-way trip starting in the UK for up to 10 days, the policy must cover the whole duration of the trip and cannot be effected once the traveller has left the UK for more than 5 days.

Under an Annual Multi-Trip Policy, a maximum duration of any one trip applies. The limit, including the limit for Winter Sports cover (if applicable) is stated in the Policy Wording.

Important Features of your Travel Insurance:

Page 3 and 4

#### **If you change your mind**

If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the Policy Wording and we will refund the premium provided you have not taken a trip to which the insurance applies and you have not made a claim.

Important Features of your Travel Insurance:

Page 3 and 4

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## MAKING A CLAIM

If you wish to make a claim, please telephone the appropriate number(s) below:-

If you have a medical or non medical emergency during your trip, please call Mapfre Assistance on + 44 (0) 1454 643387 and quote your policy number.

For all other claims, please contact ONE Claims on 01992 454 251 and quote your policy number.

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## YOUR RIGHT TO COMPLAIN

If, for any reason, you consider that we have not kept our promise or you have any cause for complaint regarding this insurance please contact:

The Office Manager, B Portwood & Co Ltd, 44 Medomsley Road, Consett, Co Durham, DH8 5HA. If you are not satisfied with the way we have handled your complaint or if your complaint is regarding a claim, please contact:

The Customer Care Manager, Mapfre Assistance, 5th Floor, Alpha House, 24a Lime Street, London, EC3M 7HS

Please always give details of the policy and complaint, together with the claims reference number. We will review your case and reply to you in writing. If you are still not satisfied you can contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The complaints procedure above does not affect any legal rights you may have to take action against us.

Please note that the Ombudsman will not normally review your case until such time we have made our final decision. Please give us the opportunity to handle your complaint before referring things to the Ombudsman

### THE FINANCIAL SERVICES COMPENSATION SCHEME

Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme ([www.fscs.org.uk](http://www.fscs.org.uk)) or by contacting the FSCS at 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN or by calling 0207 892 7300

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