

Makesure Travel Insurance

Insurance Product Information Document

Company (all sections except End Supplier Failure Insurance): Ageas Insurance Limited Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202039. Registered in the UK

Product: Essential Annual Multi –Trip Cover

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover an annual multi-trip policy for multiple trips within the geographical territory and cover dates selected.



What is insured?

- ✓ Medical Expenses - up to £10 million
- ✓ Medical Inconvenience Benefit – up to £1,000
- ✓ Cancellation - up to £4,000
- ✓ Curtailment – up to £4,000
- ✓ Personal Accident – up to £20,000
- ✓ Personal Property - up to £2,000
- ✓ Money - up to £400
- ✓ Passport - up to £200
- ✓ Travel Delay - £20 for the first 12 hours, up to a maximum of £100
- ✓ Travel Delay Abandonment – up to £4,000
- ✓ Missed Departure - up to £1,000
- ✓ Winter Sports cover, up to 17 days per policy year

Optional additional cover (where selected and paid for):

- Golf Cover



What is not insured?

- ✗ Any claim where an insured person has one or more medical conditions prior to purchasing or renewing this policy, or undertaking a trip, unless all conditions have been declared and accepted by us in writing.
- ✗ Claims due to a medical condition of a non-travelling close relative, if there was a substantial likelihood of their condition deteriorating at the time of purchasing this insurance.
- ✗ Travelling against medical advice.
- ✗ Deciding you no longer wish to travel.
- ✗ Being under the influence of alcohol/drugs or self-exposure to needless risk.
- ✗ Loss or theft of laptops, iPads, tablets (or similar), smartphones and mobile telephones.
- ✗ Travel delay on any part of your trip other than the first outward or final inward international flight, sea crossing coach or train journey.
- ✗ Travelling against government advice (for example the Foreign, Commonwealth and Development Office (FCDO) recommendations).
- ✗ Costs that you can recover from elsewhere.
- ✗ Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- ✗ Under some sections there is an amount deducted (excess) of £100 or £150 (depending on section). The excess applies per person, per claim and per incident except in respect of medical expenses claims that we have agreed and which have been reduced because you have used private health insurance or through a reciprocal health agreement.
- ✗ any epidemic or pandemic, including but not limited to Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation of these.



Are there any restrictions on cover?

- ! £250 for any one article lost, damaged or stolen in any one incident.
- ! £250 in total for all valuables lost, damaged or stolen in any one incident.
- ! £200 for loss or theft of cash in any one incident.
- ! All sections are subject to a maximum sum insured – see What is insured?
- ! This policy does not cover all eventualities. Each section of cover will state the reason(s) for which you are able to make a claim.
- ! Certain sports (including winter sports) and other activities – see policy wording for further details.
- ! Travelling to any country against the recommendations made by any government or other authority before and during the period of insurance is not covered.
- ! If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.
- ! The maximum duration of any one trip is 31 days, 17 days per policy year for Winter Sports (automatically included).
- ! Trips must start and finish during the 12 month period of cover, and each trip must be no longer than the maximum trip duration shown on your schedule.
- ! For trips within the UK to be covered, they must include at least three nights pre-booked accommodation.



Where am I covered?

- ✓ You are covered within the geographical territory you have selected.

No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign, Commonwealth & Development (FCDO) Office where You have travelled to a specific country or to an area where, prior to Your Trip commencing, the FCDO have advised against all travel or all but essential travel.



What are my obligations?

You are required to:

- In the event of a medical emergency you must contact us as soon as possible and before a claim is submitted.
- Take care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Contact us if you or anyone else insured by the policy have a change in health after you have taken out this insurance, or if anything else you have already told us changes.
- Submit all claims on your return from your trip on a policy claim form, accompanied by original invoices, receipts, reports, etc.
- Let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- Inform us if you are changing country of residence.



When and how do I pay?

In full by credit or debit card at the point of purchasing the policy.



When does the cover start and end?

Cover will run for 12 months from the start date shown on your schedule. If you have already booked your trip, cancellation cover starts from the start date shown on your schedule.



How do I cancel the contract?

You can cancel your policy within 14 days from the date your policy is issued to you and receive a refund of your premium in full (as long as you have not made a claim against the policy and/or taken a trip protected by the cover provided). No refund is available after the 14-day period.

To exercise this cancellation right, please call Makesure on: 0203 873 6718.

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Important Information

Statement of Demands and Needs

Your demands and needs are those of a customer who requires a travel insurance package with benefits to cover multiple trips within the geographical area you select and for the chosen period of insurance.

Please note that this statement does not constitute advice or a personal recommendation.

Claim notification

Claim Type	Contact number	Email address:
Emergency Medical and repatriation claims	+44 (0)23 8064 4633	assistance@im-rescue.com
Legal Costs	+44 (0)344 893 9013	
End Supplier Failure Claims	+44 (0)345 266 1872	Insolvency-claims@ipplondon.co.uk
All other Claims	0345 122 3280	

You may be asked for additional evidence when making a claim, such as receipts, medical reports, invoices or a letter from the airline depending on the type of claim.

Information needed in a medical emergency:

- Name, address and contact details whilst abroad (phone and/or email)
- Policy number
- Details of your booked outward and return journeys
- The type of help you need

Paying medical fees

If possible, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money, contact International Medical Rescue.

How to make a complaint

If you are not happy with any aspect of the cover, write to:

For sales or website: Makesure Insurance Services limited, Pennine House, 28 Leman Street, London, E1 8ER

For claims (other than Legal or End Supplier Failure): Customer Services Adviser, Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA

For Legal expenses claims: DAS Legal Expenses Insurance Company Limited, DAS House, Quay side, Temple Back, Bristol, BS1 6NH

For End Supplier Failure Insurance: The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy schedule.

Financial Ombudsman Service

If you remain dissatisfied after receiving a final response to your complaint, or if you do not receive a response within eight weeks from your complaint being raised; you may refer your complaint to the Financial Ombudsman Service (FOS). You can contact them on the address below:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

If your complaint relates to insurance purchased from us via electronic means, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the Financial Ombudsman Service on your behalf.

Financial Services Compensation Scheme (FSCS)

The Underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.