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Multi-Trip

Prospectus, Policy Summary
and Proposal Form



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What do you need to know?



This travel insurance product meets the demands and needs of those who want an annual travel policy to protect their holiday arrangements lasting no more than 31 days at a time. It caters for travellers aged 64 years and under and cover may be limited to Europe only or extended to Worldwide.

This prospectus, policy summary and proposal form provides a summary of the significant benefits, features and limitations of the cover provided by the MMA Multi-Trip product. The full terms, conditions and exclusions are shown in the policy document.

The policy cover will run for 12 months and is renewable annually.

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

Benefits and features



The table below shows the benefits of this policy.

Description	Cover
Personal Accident	Up to £20,000 cover if you suffer accidental bodily injury on your holiday or journey, or up to £10,000 following death (£1,000 for insured persons aged 19 years of age).
Medical and Emergency Expenses	Medical expenses and additional accommodation and travel costs incurred by you (and a relative or friend required to travel or remain with you) as a result of your injury or illness occurring during your trip. Limit £10,000,000.
Additional Hospital Benefit	£15 for each complete 24 hours in a hospital abroad up to £600.
Loss of Deposit or Cancellation	Contracted travel and accommodation costs up to £3,000 if you have to cancel your trip due to a reason specified in the policy.
Curtailement	Proportional costs of your trip up to £3,000 if you need to curtail your trip and return to the UK due to a reason specified in the policy.
Delayed Departure	a) £30 for the first 12 hour period and £15 for each subsequent 12 hour period up to £200 if your departure is delayed b) contracted travel and accommodation costs if you elect to abandon your trip after 12 hours delay due to a reason specified in the policy up to £3,000 each insured person.
Personal Luggage including Money and Valuables (Optional Cover)	Reimbursement up to £2,000 if your personal belongings are lost, stolen or damaged.
Delayed Personal Luggage (Optional Cover)	Purchase of essential items up to £100 if your luggage is lost for more than 12 hours on your outward journey.

Benefits and features



continued

Description	Cover
Missed Departure	Travel and accommodation expenses up to £400 Europe or £800 Worldwide if you are prevented from reaching the UK departure point due to a reason specified in the policy.
Loss of Passport	Travel and accommodation expenses up to £500 if your British passport is lost or stolen during your trip.
Personal Liability	Amounts for which you are personally liable due to accidental injury or property damage up to £2,000,000.
Legal Expenses	Costs incurred to pursue a claim for compensation if you sustain an injury up to £50,000. (Arranged by FirstAssist Group Ltd and underwritten by Royal & Sun Alliance Insurance Plc.)
Ski Pack (Optional Cover)	Proportional reimbursement up to £250 of your lift pass and hired equipment if you are taken ill or injured.
Ski Hire (Optional Cover)	Up to £15 per person per day for ski hire if your own skis are stolen or damaged. Maximum limit of £250.

What is not insured?



The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions please refer to the policy document.

Exclusion	Section of Policy
<p>Claims arising from any pre-existing medical conditions, injuries or pregnancies unless disclosed to and accepted by MMA Insurance plc and a reference number given.</p> <p>Any person who is receiving, on a waiting list for or knows they require medical attention.</p>	<p>Medical and Emergency Expenses – Section 2(a) & Additional Hospital Benefit – Section 2(b) & Loss of Deposit or Cancellation – Section 3(a) & Curtailment – Section 3(b)</p>
<p>Claims arising from your failure to check in at the airport, station or port of departure according to the official itinerary supplied.</p>	<p>Delayed Departure – Section 4</p>
<p>The cover limits are:</p> <ul style="list-style-type: none"> – £500 Money (£250 cash) – £300 Valuables – £1200 Luggage (excluding spectacles, sunglasses, contact or corneal lenses) – Maximum amount payable for one article, pair or set is £250 – For children under 19 years benefits are amended to Personal Luggage – £500 and Money and Valuables (combined) – £100 	<p>Personal Luggage including Money and Valuables (optional cover) – Section 5(1)</p>
<p>Accidental loss or theft of or damage to property left unattended other than whilst in your locked accommodation or in a locked boot, provided that entry to the vehicle is forcible or violent. No cover shall apply in respect of property left in the vehicle parked overnight.</p> <p>Loss, theft or damage whilst in the custody of an airline or other carrier unless reported immediately on discovery.</p> <p>Accidental loss or theft of Money and Valuables whilst in transit from baggage not on your person.</p>	
<p>Claims arising from strike, riot or civil commotion in respect of which warning has been given prior to the commencement of departure from your home.</p> <p>Cost of repairs to the vehicle in which you are travelling.</p>	<p>Missed Departure – Section 6</p>

What is not insured?



continued

Exclusion	Section of Policy
<p>Failure to notify the nearest British Embassy or Consulate.</p>	<p>Loss of Passport – Section 7</p>
<p>Ownership, possession, custody or use by you or on your behalf of land, buildings (other than a rented holiday home), vehicles, ships, vessels or craft of any kind; any wilful or malicious act; contractual liability.</p>	<p>Personal Liability – Section 8</p>
<p>Claims arising out of or relating to any excluded activities.</p> <p>Claims reported to The Company more than 180 days after the commencement of the event giving rise to the claim.</p> <p>Claims for Legal Expenses incurred which are based on or in any way determined by the outcome of the case or the extent of compensation recovered.</p>	<p>Legal Expenses – Section 9</p>
<p>General Exclusions</p> <p>The Insured Person engaging in Winter Sports exceeding the first 17 days during a 12 month period.</p> <p>Your being affected (temporarily or otherwise) by alcohol or drugs.</p> <p>Excesses</p> <p>These apply per claim and in respect of each Insured Person:</p> <p>Section 2(a) £30</p> <p>Section 3 £30 (other than loss of deposit(s) - £10)</p> <p>Section 4(b) £30</p> <p>Section 5(1) £30 (other than Camping Equipment - £50)</p> <p>Section 6 £30</p> <p>Section 8 £100 in respect of damage to temporary holiday accommodation</p> <p>For Sections 2 to 6 a maximum Family Excess of £60 will apply (when a Family Unit premium has been paid). This applies to each section where one occurrence relates to two or more members of the same family.</p>	

How to make a claim



What to do in the event of an emergency

Should you need to make a claim, a dedicated worldwide emergency service operated by trained insurance specialists 24 hours a day 365 days a year, is available to named Insured Persons in the event of MEDICAL AND OTHER EMERGENCIES occurring within the period of travel of a named Insured Person.

Please contact MMA Multi-Trip Claims Department on +44 (0) 1243 621 588 (please ensure you have your policy documentation to hand).

How to make a claim (non emergency)

On your return home please request a claim form by contacting – MMA Travel Claims Service, PO Box 127, Chichester, West Sussex PO18 8WQ.

Telephone: 0844 902 0764,
e-mail:
multi-tripclaims@mma-insurance.com

How to cancel your policy



The policy may be cancelled:

1. by the policyholder giving written instruction to The Company at any stage of the duration of the contract.
2. by The Company:
 - (a) sending fourteen days written notice in the event of non payment of any monthly premium.
 - (b) sending seven days written notice in all other circumstances by recorded delivery letter to the last known address of the policyholder.

Policyholders will be able to **cancel their policy within 14 days of either the inception or renewal date** or, if later than this date, the date from which they receive the policy or renewal documents which includes the contractual terms and conditions.

The policyholder will be entitled to a proportionate return of premium in respect of the unexpired portion of the current period of insurance less a service charge of £25.00. This applies **regardless of whether or not a claim has been made**. The service charge will be applied only to the first year of insurance and will not be applied to successive years of insurance.

If the policy is **cancelled after 14 days of either the inception or renewal date** or, if later than this date, the date from which the policyholder receives the policy or renewal documents which includes the contractual terms and conditions, the policyholder will not be entitled to any return of premium.

What to do if you have a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things do go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc,
Norman Place, Reading RG1 8DA.
Telephone: 0844 902 1000
Via website: www.mma-insurance.com

Full details of the MMA Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded via our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR.
www.financial-ombudsman.org.uk.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsooken Street, London E1 8BN.
www.fscs.org.uk

The Applicable Law

You and We are free to choose the law applicable to this contract but in the absence of agreement to the contrary, English law will apply.

How much does my holiday and travel insurance cost?

The cost is based on your age and your chosen area of travel.

There are two areas:

1. Europe including United Kingdom, Channel Islands, Isle of Man, the Republic of Ireland and all countries bordering the Mediterranean Sea, Madeira, Canary Islands and Azores but excluding Syria, Lebanon, Jordan and Libya.
2. Worldwide.

Premium Table

Excluding Winter Sports

Area	Age Band	Individual	Couple	Family
Europe	Up to 39	£42.75	£68.90	£89.80
Europe	40-49	£45.00	£72.50	£94.50
Europe	50-64	£49.50	£79.75	£103.95
Worldwide	Up to 39	£73.60	£106.90	£132.95
Worldwide	40-49	£77.50	£112.50	£140.00
Worldwide	50-64	£85.25	£123.75	£154.00

Including Winter Sports

Area	Age Band	Individual	Couple	Family
Europe	Up to 39	£57.05	£87.85	£111.60
Europe	40-49	£60.00	£92.50	£117.50
Europe	50-64	£66.05	£101.75	£129.25
Worldwide	Up to 39	£87.85	£137.80	£171.50
Worldwide	40-49	£92.50	£145.00	£180.50
Worldwide	50-64	£101.75	£159.50	£198.55

All premiums shown are inclusive of Insurance Premium Tax at 17.5%.

How much does my holiday and travel insurance cost?

continued

Activities, Pursuits and Sports – please tick the appropriate box on the proposal form to indicate the category you require.

Activities, Pursuits and Sports automatically covered at no extra cost (Group 1):

Aerobics, Archery*, Badminton, Baseball, Basketball, Billiards, Bowls, Canoe/Kayak (inland excluding white water), Clay Pigeon Shooting*, Cricket, Cycling (non-competitive) ex BMX, Darts, Dinghy Sailing, Fell Walking/Fell Running, Fishing, Golf*, Handball, Hiking, Jogging, Mountain Biking, Netball, Orienteering, Paintballing*, Pony Trekking, Pool, Racketball, Rambling, Rollerblading, Rollerskating, Rounders, Rowing, Running, Safaris (organised tours only), Sailing (inland/coastal), Sail Boarding, Skateboarding, Snooker, Snorkelling, Squash, Surfing, Table Tennis, Tennis, Trekking, Volleyball, Water Polo, Windsurfing.

Activities, Pursuits and Sports covered with a premium load of 25% (Group 2):

Group 1 plus Abseiling, BMX Biking, Canoe/Kayak (coastal waters excluding white water), Fencing, Gymnastics, High Diving (less than 10m), Water Skiing, White Water Rafting.

Activities, Pursuits and Sports covered with a premium load of 50% (Group 3):

Groups 1 and 2 plus Dry Skiing, Football (excluding professional football), Hockey (field), Lacrosse, Scuba Diving to 10 metres, Weight Lifting (non-competitive).

Activities, Pursuits and Sports covered with a premium load of 100% (Group 4):

Groups 1, 2 and 3 plus American Football, Horse Riding (excluding hunting and jumping), Judo, Karate, Polo, Rugby (excluding professional rugby), Scuba Diving 10 metres to 30 metres.

*Excludes Personal Liability

Any Activity, Pursuit or Sport not listed must be referred to MMA Insurance plc.

How much does my holiday and travel insurance cost?

continued

No Claims Discount:

First renewal with MMA	10%
Second renewal with MMA	15%
Third and subsequent renewals with MMA	20%

Deletion of SECTION 5 (Personal Luggage, Money and Valuables and Delayed Personal Luggage) reduces the premium by 15%.

A Family Unit consists of two adults under 65 years old living together as partners and all named dependent children up to age 18 years inclusive residing at the same address at commencement/renewal date.

A Couple is two adults under 65 years old at the commencement/renewal date of insurance living together as partners, both residing at the same address.

Separate proposal forms must be completed if persons to be insured are **not** a Family Unit, Couple or individual.

The policy is valid for one year from commencement date. Cancellation cover starts at the commencement date and not from the date of issue.

The maximum duration of any one trip is 31 days.

The maximum age for an Insured Person at commencement/renewal date is 64.

Data Protection Act

It is important that the information you provide is accurate. The information you provide is collected by or on behalf of MMA Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect or prevent fraud or loss. We may use some of the information you provide for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd

(IDS Ltd) for the purpose of checking information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search this register. Under the conditions of your policy, you must tell us about any incident which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the register.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record the search. Searches may also be made against other insurers data. If fraud is suspected information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. You can find out which fraud prevention agencies are used by contacting us at info@mma-insurance.com.

You should show this notice to anyone who has an interest in property insured under the policy. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes.

Data Protection Act

continued

Under the Data Protection Act 1998 you have the right of access to any information held about you by MMA. You can exercise this right by contacting the Data Protection Officer.

Providing information to us signifies your consent to it being used for these purposes. If you have any queries about our use of your information please write to the **Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA.**

How to apply

Please complete the proposal form and forward to your insurance intermediary. Providing your form is acceptable, your insurance intermediary will be able to issue cover.



Multi-Trip

Annually Renewable Holiday & Travel Insurance

Proposal Form

Applicant's Details (State MR/MRS/MISS/MS)		Date of Birth (Day / Month / Year)	
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	
		/ /	
Address			
			Postcode
Cover Requirements			
Commencement Date of Insurance		/ /	
Cancellation cover starts from this date			
EUROPE	<input type="checkbox"/>	or	WORLDWIDE <input type="checkbox"/>
INDIVIDUAL COVER	<input type="checkbox"/>	COUPLE COVER	<input type="checkbox"/>
			FAMILY UNIT <input type="checkbox"/>
			Yes No
DELETION OF LUGGAGE, VALUABLES AND MONEY SECTIONS			<input checked="" type="checkbox"/> <input type="checkbox"/>
			Yes No
WINTER SPORTS COVER REQUIRED			<input checked="" type="checkbox"/> <input type="checkbox"/>
		GROUP 1	GROUP 2
WHICH OPTION FOR ACTIVITIES, PURSUITS AND SPORTS		<input type="checkbox"/>	<input type="checkbox"/>
		GROUP 3	GROUP 4
		<input type="checkbox"/>	<input type="checkbox"/>
PREMIUM (INCLUDING INSURANCE PREMIUM TAX)		£	
			Yes No
Do you intend to travel on business under this Multi-trip Travel Policy?			<input checked="" type="checkbox"/> <input type="checkbox"/>
If Yes, please specify nature of business below:			

General Questions

- | | Yes | No |
|--|-------------------------------------|-------------------------------------|
| 1. Are all persons to be insured fit and well? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2. Are you aware of any reason why a planned holiday could be cancelled or curtailed? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. Has any insurer refused to give any insured person travel insurance or applied special terms? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Have any of the persons to be insured or any person on whose health the trip may depend ever suffered from cancer, any heart or circulatory condition, respiratory condition, alcoholism, drug addiction, diabetes, depression, nervous condition or any other illness or disablement of a chronic, acute, reoccurring or permanent nature? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 5. Do any of the persons to be insured suffer from a medical condition or are they undergoing tests for the presence of a medical condition? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. Have any of the persons to be insured, in the last 5 years ever made a claim under any previous travel insurance policy? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

If any of the above shaded boxes have been ticked, please provide details below including any medical conditions and medication.

Continue on a separate sheet if necessary.

Declaration By The Proposer(s)

I declare that the above statements are true and complete to the best of my knowledge and belief and that no material facts have been withheld, suppressed or omitted.

All Insured Persons are not travelling against medical advice and are not aware of any reasons why the holiday may be cancelled or curtailed.

Any pre-existing medical condition of all insured persons or any persons health on which the trip may depend has been disclosed above.

I/We understand that you will pass the information on this form and about any incident I/we may give details of to IDS Ltd and fraud prevention agencies so that they can make it available to other insurers. I/We also understand that, in response to any searches you may make in connection with this application or any incident I/we have given details of, IDS Ltd and fraud prevention agencies may pass you information they have received from other insurers about other incidents involving anyone insured under the policy. I have read the Data Protection Act notice included in this document.

If the above statements have been written by any person other than the undersigned, such person shall be deemed to have been my agent for the purpose of filling in such statements.

I/we have read and understood the summary of cover and exclusions.

I am signing this declaration on behalf of all Insured Persons.

Applicant's
Signature

Date

Please note Special Conditions before signing.

Note to issuing Intermediary/Broker

If any of the shaded General Question boxes have been ticked, the details must be disclosed to MMA Insurance plc prior to policy issue, a reference number will be given.

Quote Reference Number

About MMA Insurance

MMA Insurance plc is a strong, well established UK insurer and a wholly owned subsidiary of French multi-national MMA IARD Assurances Mutuelles, a mutual insurer of some 180 years standing and part of Europe's leading insurance mutual, Covéa. We offer a range of bespoke and package products for small to medium sized businesses as well as household and motor insurance.

MMA's reputation is founded on a track record of consistent profitability, financial stability (Standard & Poor's rate MMA 'A Strong') and reliability for over 50 years. Our long-term approach to doing business exclusively with our broker community ensures that we listen to their needs and respond with practical solutions that are sustainable. This spirit of partnership and mutual respect has resulted in very strong relationships with brokers across the UK.

MMA Insurance is a member of the Association of British insurers and is covered by the Financial Ombudsman Service. MMA is authorised and regulated by the Financial Services Authority.

www.mma-insurance.com

MMA Insurance plc
Norman Place
Reading
RG1 8DA

Telephone: 0844 902 1000
Fax: 0118 955 2211



MMA Insurance plc
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