

## About our insurance services

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires MI Money Ltd, trading as FLUID (referred to as "us" or "we" or "our" in this document) to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- We offer products from a range of insurers.
- We offer products from a limited number of insurers.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

- A fee
- No fee

You will receive a quotation which will tell you about any other fees in relation to any particular insurance policy

### 5. Who regulates us?

MI Money Limited, trading as FLUID, is authorized and regulated by the Financial Services Authority. Our FSA Register number is 511936. Our permitted business is insurance mediation activities. You can check this on the FSA's register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting FSA on 0845 606 1234.

### 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

.....in writing to: MI Money Limited, 3rd Floor North, 46a Rosebery Avenue, London, EC1R 4RP.

.....by email to: [complaints@fluid.co.uk](mailto:complaints@fluid.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. 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 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme is available from the FSCS.

## Your Policy Summary

Some important facts about your insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. This Policy Summary does not form part of the contract between us.

### The Insurance Provider

This Travel Insurance is underwritten by Mapfre Asistencia Compania Internacional de Seguros y Reaseguros S.A. (Mapfre Asistencia), trading in the UK under the name Mapfre Assistance.

Mapfre Asistencia is authorised by the Direccion General de Seguros y Fondo de Pensiones in Spain, and is recognised as EEA authorised by the Financial Services Authority (FSA) in the UK (FSA number 203041).

### Purpose of the Insurance

This is a travel policy that, subject to the terms, conditions and exclusions contained in the Policy Document, provides certain financial protection and medical assistance for your trip(s).

### Significant Product Features, Benefits and Exclusions

The levels of cover and excesses that apply are set out in the Schedule of Benefits contained in the Policy Document. Certain Sections of your policy carry an excess which means that you have to pay the first sum per person, per incident if you claim. The excess amount varies according to the Section you are claiming under and will be indicated on your validation certificate if you have chosen to increase, decrease or waive it. The table below sets out the significant benefits and exclusions of your policy. The policy includes many other benefits, conditions and exclusions.

Please read your Policy Wording to make sure that the cover is suitable for you.

SINGLE TRIP, ANNUAL MULTI-TRIP AND LONGSTAY COVER		
Significant Conditions And Exclusions		Policy Cross Reference
<p><b>Medical Conditions existing prior to purchasing this policy</b></p>	<p>This insurance policy contains health restrictions that apply to the cover provided under the cancellation, curtailment, medical expenses and personal accident sections of the policy. These restrictions may apply to both you, your travelling companions and anyone on whom travel depends, such as a close relative.</p> <p><b>You/Your insured travelling companions</b>            Claims arising from a pre-existing medical condition of you, or your travelling companions insured under this policy, are not covered unless you complete the medical screening process during the purchase of your policy, pay any relevant additional premium and receive written confirmation from us confirming that we have accepted cover for these conditions. Failure to disclose and accept cover for a pre-existing medical condition will result in claims for those conditions not being paid. Please note that there are a number of pre-existing medical conditions which are accepted as standard without completion of the medical screening process. Full details of the waived conditions can be found under the Important Conditions Relating to Health section in the policy wording.</p> <p>Please also note that there is no cover available for any claims where you or any travelling companion are travelling or acting against the advice of a medical practitioner or would be had it been sought; are travelling for the purpose of obtaining medical treatment or advice; are on a waiting list or have knowledge of the need for out or in-patient treatment or investigation at a hospital, clinic or nursing home; are awaiting the results of medical tests or investigations; have been given a terminal diagnosis.</p>	<p><b>Important Conditions Relating to Health</b>            Page 5</p>

Significant Conditions And Exclusions (continued)		Policy Cross Reference
<p><b>Medical Conditions existing prior to purchasing this policy</b> (continued)</p>	<p>A pre-existing medical condition is defined as :</p> <p>a) any heart or circulatory related condition including but not limited to hypertension, angina and stroke;</p> <p>b) any lung or breathing related condition other than inhaler controlled, mild asthma suffered in isolation;</p> <p>c) any cancerous condition;</p> <p>d) any kidney related disorder;</p> <p>e) any psychological condition including anxiety, stress, depression, psychiatric or eating disorders, phobias;</p> <p>which has been suffered or for which any form of medical advice, treatment or medication has been received at any time;</p> <p>Or</p> <p>2) any medical condition which has necessitated admission as an inpatient into hospital in the last 24 months other than those listed within the 'Accepted Conditions' table found in the policy wording.</p> <p>Please also note that the policy also contains conditions and exclusions relating to non-insured travelling companions, close relatives or persons with whom you intend to stay whilst on your trip in the event of any need to cancel or curtail a trip. Please refer to the policy wording for full details.</p>	<p><b>Important Conditions Relating to Health</b> Page 5</p>
<b>Age Limits</b>	You must be 84 (Single Trip) or 74 (Annual Multi Trip) or 39(Longstay) or under at the time you purchase insurance cover.	Page 3
<b>Country of residence</b>	You must be a permanent resident of the United Kingdom for at least 6 months in every 12 months to purchase and renew this insurance.	Page 3
<b>Hazardous Activities, Wintersports, Golf, Business Cover</b>	Certain activities are covered by this insurance either as standard or on payment of an additional premium and these are shown within the policy wording. Cover for wintersports, golf, and business is defined within the policy wording and applicable on payment of an additional premium.	<b>Sections 14-31</b> Pages 13-20
<b>Law and Jurisdiction</b>	This insurance is governed by the Law of England and Wales, unless we agree otherwise.	Page 4

SINGLE TRIP, ANNUAL MULTI-TRIP AND LONGSTAY COVER			
Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Cross Reference
<p><b>Section 1 Cancellation, Curtailment</b></p> <p><b>Sum Insured:</b> Budget £500 Bronze £1,000 Silver £3,000 Gold £5,000</p>	<p>Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.</p> <p>Curtailment provides cover for travel costs necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of travel and accommodation attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused.</p>	<p>To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies.</p> <p><b>An excess per person applies</b></p>	<p><b>Section 1</b> Page 9</p>

Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Cross Reference
<p><b>Section 2 Emergency Medical Expenses</b></p> <p><b>Sum Insured:</b> Budget £2,000,000 Bronze £2,000,000 Silver £10,000,000 Gold £15,000,000</p>	Provides cover for various costs arising in the event of illness, injury or death during the trip and where necessary the provision of emergency medical assistance and bringing you back to your home country.	<p>To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your country of residence.</p> <p>Medical cover does not apply to treatment received in the country in which you reside.</p> <p><b>An excess per person applies</b></p>	<p><b>Section 2</b> Page 10</p>
<p><b>Section 5 Personal Accident</b></p> <p><b>Sum Insured:</b> Budget £10,000 Bronze £10,000 Silver £20,000 Gold £50,000</p>	Provides a benefit if you suffer accidental bodily injury during the trip, which within 12 months, is the sole and direct cause of death or disablement.	<p>To be able to claim, the injury must be accidental and must not be related to any other medical condition in existence prior to commencement of the trip. Limits apply dependant on the extent of the injury (ie) permanent total disablement, loss of limb or sight, death.</p> <p><b>An excess per person applies</b></p>	<p><b>Section 5</b> Page 11</p>
<p><b>Section 6 Personal Liability</b></p> <p><b>Sum Insured:</b> Budget £1,000,000 Bronze £1,000,000 Silver £2,000,000 Gold £2,000,000</p>	Provides cover if you become legally liable for accidentally injuring any person or damaging their property.	To be able to claim, the injury or damage must be accidental and there must be no other insurance in force covering the loss.	<p><b>Section 6</b> Page 11</p>
<p><b>Section 7 Legal Expenses</b></p> <p><b>Sum Insured:</b> Budget £10,000 Bronze £10,000 Silver £15,000 Gold £50,000</p>	Provides cover for legal costs if you suffer death, illness or injury during your trip and take legal action in pursuit of compensation.	To be able to claim, you must notify us within a maximum of 90 days from the incident date and we must have complete control over the legal proceedings.	<p><b>Section 7</b> Page 11</p>
<p><b>Section 8 Personal Belongings</b></p> <p><b>Sum Insured:</b> Budget NIL Bronze NIL Silver £750 Gold £1,500</p>	Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. You will be expected to provide evidence of ownership and value (such as receipts) in the event of a claim.	<p>To be able to claim, a written report is required to support the loss / theft/ damage. For example, from the local police or from the transport carrier.</p> <p>The amount payable will include an allowance for wear and tear and loss of value. The policy has a limit for each single item (this includes a pair or set) and a total valuables limit.</p>	<p><b>Section 8</b> Page 12</p>

Section of Cover	Significant Features and Benefits	Policy Limits and Exclusions Applying to Significant Covers	Policy Cross Reference
<b>Section 8 Personal Belongings</b> (continued)  <b>Sum Insured:</b> Budget NIL Bronze NIL Silver £750 Gold £1,500		Valuables are not covered if they are left in an unattended vehicle or are outside your control in transit at any time.  <b>An excess per person applies</b>	<b>Section 8</b> Page 12
<b>Section 10 Personal Money</b>  <b>Sum Insured:</b> Budget NIL Bronze NIL Silver £500 Gold £500	Provides cover for cash and travellers' cheques lost or stolen during your trip. You will be expected to provide evidence of ownership and value in the event of a claim.	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained within 24 hours to support the loss/theft.  <b>An excess per person applies</b>	<b>Section 10</b> Page 12

#### PERIOD OF INSURANCE

The policy you have purchased will run for the period of insurance shown on your certificate of insurance.

#### CANCELLATION RIGHTS

There is a statutory 14 day cancellation period starting from the date of purchase of your insurance cover. You can cancel online by logging in to your account at [www.fluid.co.uk](http://www.fluid.co.uk) and entering your policy number.

Your right to cancel will remain unaffected if any contingency beyond your control arises which makes it impracticable for you to communicate your wish to cancel. If you do not cancel this policy your cover will continue as detailed in your policy and summarised here.

#### EMERGENCIES AND CLAIMS

IF YOU HAVE A MEDICAL EMERGENCY OR NEED TO CURTAIL YOUR TRIP, PLEASE CALL MAPFRE ASSISTANCE ON +44(0)1454 640022.

Lines are open 24 hours a day, 365 days a year.

IF YOU HAVE ANY OTHER CLAIM, PLEASE CALL MAPFRE ASSISTANCE CLAIMS ON 01454 640021.

#### MAKING A COMPLAINT

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact Mapfre or FLUID using the contact details below. When you contact us:

- Please give us your name and contact telephone number.
- Please quote your policy and/or claim number and the type of policy you hold.

#### Step One - Initiating your complaint:

Does your complaint relate to:-

- cancelling your policy, alterations, premium refunds, marketing and PR or the website?
- the scope of your policy cover or your policy wording?
- a claim on your policy?

If A, please contact FLUID: by email at [enquiries@fluid.co.uk](mailto:enquiries@fluid.co.uk).  
 If B, please contact Mapfre Assistance on 01454 640023.  
 If C, please contact Mapfre Assistance Claims on Tel: 01454 640021.

We expect that the majority of complaints will be resolved at this stage, but if you are not satisfied, you can take it further:

#### Step Two - Contacting Mapfre Management:

If your complaint is one of the few that cannot be resolved by this stage contact:

The Customer Care Manager  
 Mapfre Asistencia  
 5th Floor  
 Alpha House  
 24A Lime Street  
 London  
 EC3M 7HS

#### Step Three – the FOS:

If you are still not satisfied with the way in which FLUID or Mapfre Assistance have handled the complaint then you may refer the matter to the Financial Ombudsman Service who will investigate the complaint:

The Financial Ombudsman Service  
 South Quay Plaza  
 183 Marsh Wall  
 London E14 9ST  
 Telephone: 0845 080 1800

Please note the Ombudsman will not consider your case until you have followed the complaints procedure, as outlined above. Please quote your insurance reference number and your claim number in all your correspondence to all parties involved with this procedure. This procedure is intended to provide you with a prompt and practical service with any complaints that you may have, and does not affect your legal rights.

#### FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

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  
 7th Floor Lloyds Chambers  
 Portsoken Street  
 London  
 E1 8BN

