

Crispin Speers Travel Insurance - FAQ

Q: How long will this travel insurance cover me for?

A: This insurance will cover you from April – March each plan year.

Q: Is there a maximum trip length the insurance will cover?

A: Your plan will cover up to **6 calendar months** for business trips and up to **60 days** for leisure trips.

Q: How much medical expense insurance does this plan provide?

A: This plan insures up to £10,000,000 of medical expenses per person. Although we hope you never need to use it, it's reassuring to know there is a high level of coverage.

Q: Does Crispin Speers provide medical emergency assistance?

A: Yes! There is a 24/7 medical emergency assistance.

Tel no: +44 (0) 208 865 3052

Email: mercerelectassistance@intana-assist.com

Opening Hours: 24 Hours a day, 365 days a year

Q: Is there an excess fee when submitting a claim?

A: You may be required to pay a £50 excess fee when making a claim. These are separate to each incident and each insured person. You may enquire about this excess fee when making your claim to see if it applies.

Q: Does this plan insure lost property?

A: Yes! This plan offers excellent insurance for lost property, business equipment, passports, etc. For further details on how much is covered, please see the Crispin Speers Schedule on UK HR Fiire page. Please note, lost property whilst in the custody of a carrier (airline, transport company, etc.) must be notified in writing to such carrier within **three days**. For other personal items lost you will need a police report to submit with your claim.

Q: How do I report a theft?

A: Losses or thefts must be reported to the police or other authorities within **24 hours** of discovery or as soon as reasonably practical. You may not be covered if you do not do so.

Q: I need to make a claim, but it isn't a medical emergency. Who do I contact?

A: Please contact the Claims Handlers:

Tel no: +44 (0) 208 865 3053

Email: mercerelectclaims@intana-assist.com

Opening Hours: Monday to Friday, 9am to 5pm, local standard time in the UK

Q: How long do I have to submit a claim?

A: Claims must be notified within **31 days** after completion of the relevant trip. Please note, if medical attention is received for injury or illness, you must obtain a medical certificate showing the nature or injury or illness.

Q: Will my qualified dependants/children be covered as well?

A: Yes! This is the only benefit where your qualified dependant does not have to be a legal partner however they must have lived with you for at least 6 months prior to enrolling. Child dependants are covered if at the time of enrolment they are under 21 years of age, or under 25 if in full time education. Please note, when the partner or child is travelling without the employee on a winter sports trip, the trip must not exceed 17 days in total.