

**Your AvivaPlus  
multi-trip travel  
insurance policy**

(Included with your Home cover)

**This is your AvivaPlus Multi-Trip Travel Insurance policy booklet. It refers to the additional cover which we have included with your AvivaPlus Home Insurance. It explains what your travel insurance protects you for and must be read in conjunction with your main Home Insurance policy booklet, the terms of which will also govern this cover.**

This travel insurance will last for a maximum of 12 months. Cover starts from the start date of your AvivaPlus Home Insurance and will end on the first renewal date, or the date that you cancel your AvivaPlus Home Insurance (whichever is sooner).

To be eligible for this travel insurance you must be under 75 years of age when you take out the AvivaPlus Home Insurance. All travellers must be a UK resident and registered with a UK doctor (please refer to the definition of UK resident on page 5). This insurance covers the AvivaPlus Home Insurance policyholder(s), their partner (under 75 years of age) and their unmarried, dependent children under 18 years of age and in full time education. All insured persons must live at home. (Please refer to the definitions of home and you, yours and insured person on page 4).

There are some cover limitations which apply.

There is no cover for any claim arising from any medical condition or symptom which you were aware of when the Home Insurance was taken out or a trip was booked (whichever is later). Please refer to the Medical Conditions and Health Exclusions sections on page 6.

This insurance doesn't include cover for your personal belongings. If you need cover, this may be included with your AvivaPlus Home Insurance, please check your Home Insurance for further details of what is and isn't included.

You are automatically covered for claims arising from your participation in a number of leisure activities on an incidental and recreational basis or if you have booked an acceptable activity based holiday. See Leisure Activities section on page 13. There is no cover at all where the main purpose of your trip is to take part in a leisure activity (unless shown as an Activity Based Holiday), or arising from an insured person taking part in any winter sports activity.

## Travel Checklist

- ✓ Do you need visas? Make sure you have all the visas, passports and documentation you need before going on your trip.
- ✓ Make sure you leave plenty of time to catch your transport – you will not be covered if you miss your connection because you didn't leave enough time.
- ✓ Do you need vaccinations? Our Travel Assistant Helpline can provide guidance. More information on page 3.
- ✓ Make sure you have money/travellers cheques' in the correct currency and remember to keep them in your hand luggage – loss of money from checked in baggage is not covered.
- ✓ Are you travelling to Europe? Remember to take your European Health Insurance Card with you, this will allow you to benefit from reciprocal health arrangements the UK Department of Health has within Europe. If you don't already have an EHC you can apply for this online or at the post office.

**To help you understand what you are covered for at a glance – we've highlighted some common questions below. If you have a question and cannot find the answer below or in the rest of this wording then please contact Customer Services.**

<b>Do I need to tell Aviva about my pre-existing medical conditions?</b>	No, there is no cover under this insurance for any claim arising from any illness, disease or injury which existed when you took out your Home Insurance or booked your trip (whichever is later). Please refer to the Medical conditions section on page 6.
<b>When does my travel insurance end?</b>	This travel insurance will last for a maximum of 12 months. Cover starts from the start date of your AvivaPlus Home Insurance and will end on the first renewal date, or the date that you cancel your AvivaPlus Home Insurance (whichever is sooner).
<b>Can I cover my baggage</b>	This insurance doesn't include cover for your personal belongings. If you need cover, this may be included with your AvivaPlus Home Insurance, please check your Home Insurance for further details of what is and isn't included.
<b>Are holidays in the UK covered?</b>	Yes, this insurance covers holidays in the UK. Your holiday must involve at least 2 consecutive nights stay in pre-booked holiday accommodation. Please see our definition of "pre-booked holiday accommodation" on page 5.
<b>Am I covered for taking part in winter sports activities</b>	There is no cover for any injury or death which is caused by you taking part in any winter sports activity.
<b>Can I claim for cancellation of my trip if I have a problem with my travel documents, e.g. my passport is out of date/not arrived in time or my visa is invalid?</b>	No. There is no cover for problems with your travel documents before you leave. Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign & Commonwealth Office website <a href="http://www.travelaware.campaign.gov.uk">www.travelaware.campaign.gov.uk</a> . If your passport is lost, stolen or damaged once you are abroad there is cover to help you in this situation. Please see the Emergency Travel Document Expenses section on page 11.
<b>I already have Travel Insurance with another provider and I don't need this cover.</b>	We understand that some of our AvivaPlus Home Insurance customers may already have alternative Travel Insurance, and this product may not be suitable for your needs, due to the limitations placed on this cover. If you have a more appropriate insurance then we recommend that you use that cover rather than the insurance. This insurance cannot be cancelled without cancelling the Home Insurance, but you can choose not to use this cover.

# Travel Insurance Helplines

<b>24-hour Medical Emergency Assistance</b> If you are injured or fall ill while you are away, contact this helpline.	<b>(+44) 1603 208 044</b> 24 hours a day
<b>Travel Claims</b> Use this number to report any travel claims, which are not as a result of a medical emergency.	<b>0345 030 6983 from the UK                  or (+44)1603 603 716 from abroad.</b> 24 hours a day
<b>Legal Expenses Claims &amp; Advice</b> Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to a claim under the policy.	<b>01603 208 244</b> 24 hours a day
<b>Travel Assistant</b> This helpline can assist you with a wide range of travel advice before and while you are away. Please do not call this number for policy queries, changes or claims.	<b>01603 208 045 from the UK                  or (+44)1603 208 045 from abroad</b> 24 hours a day
<b>Customer Services</b> Use this number for all general policy enquiries. Policy documentation is available in large print, audio and Braille. If you require any of these formats please contact us.	<b>0800 656 9703</b> <b>8am – 8pm Mon-Fri</b> <b>8.30am – 5pm Sat</b> <b>10am – 4pm Sun and Bank holidays</b>

## Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

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## Travel Assistant

Travel Assistant is a helpline service that helps you sort out all kinds of travel problems. Before you go, and while you are away, Travel Assistant can help you with a wide range of travel advice, from information on the country or countries you are visiting to sorting out non-medical emergencies abroad. The Travel Assistant helpline service is available 24 hours a day. **To use the service, please call the helpline – Please do not call this number for policy queries, changes or claims.**

### Advice before you travel

The Travel Assistant helpline service will give you advice on:

- any visa and entry permits you may need;
- any necessary vaccination and inoculation requirements, and where you can get them done;
- what you should take with you regarding first aid and health;
- what currencies and travellers' cheques to take with you, and what the current exchange rates are;
- the languages spoken, the time zones and details of countries you plan to visit; and
- import and export allowances for tourists.

## While travelling

The Travel Assistant helpline will also be able to help you while you are on a trip by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace your luggage with the airline operator if it is delayed or lost;
- on why, how, where and when you should contact local Embassies or Consulates;
- on how to transfer money out to you if you need it;
- on cancellation of credit cards if lost or stolen, and helping you to report the loss to your card provider; and

- to relatives, friends or employers if you are unfortunate enough to go into hospital.

## Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if you need it.

Please note: there is no charge for the provision of the advice, guidance and other emergency services shown above while travelling. However, if you wish us to obtain goods or services on your behalf that are not covered by a claim under this insurance, you will need to pay any fees the provider charges and you will need to adhere to the provider's terms and conditions.

## 24-hour worldwide **medical emergency assistance service**

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this policy booklet and will be operated by our appointed Medical Emergency Assistance provider.

### If you need help, please contact the Medical Emergency Assistance helpline as soon as possible.

An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that:

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- medical advisers are consulted.

If any illness or injury means that you need to go into hospital as an in-patient or you are told by the treating doctor that you are going to require tests or investigations as an out-patient, you must contact

the helpline before you make any arrangements. If this is not possible because the condition is serious, you must contact the helpline as soon as possible after you go into hospital.

If you need to return home for any reason, it is also important that you contact the helpline before you make any return journey arrangements. It may affect your claim if you do not contact the helpline.

## Travel Aware

As a partner in the Travel Aware campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas. Before you go overseas check out the FCO website at [www.travelaware.campaign.gov.uk](http://www.travelaware.campaign.gov.uk), it is packed with essential travel advice and tips plus up-to-date information about different countries. We are not responsible for the content of other websites.

## Words and phrases with **special meanings**

Wherever the following words or phrases appear in **bold** in this document, they will have the following meanings unless otherwise shown for any section:

As we use the words 'we, us, our' and 'you, your' so frequently we won't show them in bold text every time we use them. These words will always have the following meanings (unless we tell you otherwise in any particular part of your policy).

**We, Us, Our, Aviva** – Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

### **you, your, yours, yourself, insured person(s)**

The **Home Insurance** policyholder(s), their partner and their unmarried, dependent children who at the start date of the insurance are under 18 years of age and still in full time education. All insured person(s) must live at **home**.

### **close business colleague**

Someone you work with in the **UK** who has to be in work in order for you to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

### **close relative**

Your mother, father, sister, brother, marital/civil or domestic partner who lives with you, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

### **doctor**

A registered member of the medical profession practising in the **UK** who is not related to you or anyone you are travelling with.

### **home**

Your home address in the **UK**.

### **Home Insurance**

Your AvivaPlus Home Insurance Policy.

### **home territory**

- England, Wales, Scotland, Northern Ireland, Jersey and Isle of Man if your **home** is located in any of these areas.
- Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if your **home** is located on any of these islands.

### **medical condition**

Any illness, disease or injury that you have had prior to taking out the **Home Insurance** or booking any **trip** (whichever is later)

### **partner**

The person that the **Home Insurance** policyholder lives with at **home** in a domestic relationship, whether married or co-habiting as if a married couple, and who is under 75 years of age at the start date of this insurance.

### **period of insurance**

The period as shown on your initial **Home Insurance** schedule. This Travel Insurance will last for a maximum of 12 months, ending on the first renewal date of your **Home Insurance** (unless cancelled sooner).

**If you are on a trip on your Home Insurance renewal date, your travel insurance will continue for the duration of the trip, all cover will cease when the trip ends.**

#### personal money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.

#### point of international departure

The airport, port or station from which you will undertake international travel from or into the **UK**.

#### pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of your **trip**, including a pre-booked tent or caravan pitch but not including residential homes belonging to family or friends.

#### travelling companion

A person you travel with, without whom you cannot make or continue your **trip**

#### trip(s)

Journeys beginning and ending in the **UK** that are either:

- holidays outside the **UK**; or
- holidays within the **UK**, which include two or more consecutive nights' stay in **pre-booked holiday Accommodation**.

Each **trip** you make, will be treated as a separate insurance, individually subject to all policy terms, conditions and exclusions.

Cover for individual **trips** apply as follows:

- Cancellation cover begins from the start date of your **Home Insurance**, or the date of booking each **trip** (whichever is later) and ends when you leave your **home** to start your **trip**.
- Cover under all other sections starts when you leave your **home** at the start of your **trip** and continues for the duration of each **trip**.

**All cover ends on the renewal date of your Home Insurance. If you are on a trip on your Home Insurance renewal date, your travel insurance will continue for the duration of the trip, all cover will cease when the trip ends**

#### UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

#### UK resident

An insured person whose main **home** is in the **UK**, who is registered with a **doctor** and who is liable to pay taxes in the **UK**. You must have been resident in the **UK** for at least 6 months at the start of this Travel Insurance.

#### unattended

Not in your full view or positioned where you are unable to prevent unauthorised taking of your property, unless it is left in a locked room or safe.

Property left in a motor vehicle is unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

## Information about your AvivaPlus multi-trip travel insurance policy

**This is your AvivaPlus Multi-Trip Travel Insurance policy booklet. It refers to the additional cover which we have included with your Home Insurance. It explains what your travel insurance protects you for and must be read in conjunction with your main Home Insurance policy booklet, the terms of which will also govern this cover.**

We will insure you against loss, damage, legal liability, illness or bodily injury, which may happen during the **period of insurance** providing:

1. You are a **UK Resident**;
2. Your **Home Insurance is in force**;
3. the journey is a round **trip** beginning and ending in the **UK**;
4. you have booked your return journey when travelling outside the **UK**;
5. the journey is either:
  - a) a holiday outside the **UK**; or
  - b) a holiday within the **UK**, which includes two or more consecutive nights stay in **pre-booked holiday accommodation**.

#### Automatic extension of cover

If you cannot get back to the **UK** before your cover ends, your insurance will remain in force without additional premium for:

1. up to 14 days if any vehicle you are travelling in breaks down, or any vehicle, ship, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if you cannot return **home** due to your accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by our Medical Emergency Assistance provider and agreed by us.

#### Children

This insurance covers your unmarried, dependent children living at **home**, who at the start date of the **trip** are under 18 years of age and still

in full time education. Children are only covered when they are travelling with the **Home Insurance** policyholder or their **partner**.

#### Foreign and Commonwealth Office (FCO)

The FCO provide travel advice to help **UK residents** make judgements about travelling to a particular country, providing guidance on staying safe whilst in the country and being aware of on-going issues that may interfere with your travel plans.

You should be aware that this insurance does not provide cover for cancelling or coming home early in the event that the FCO issue a Travel Advisory against all travel or all but essential travel to a particular country. In the event of such a Travel Advisory being issued for your destination, you should always contact your tour operator/travel agent in the first instance.

If you do decide to travel, you will have the full benefit of your travel insurance so long as you comply with the advice of the local authorities, for example by observing curfew restrictions and avoiding public gatherings or demonstrations and you do not expose yourself to danger which could reasonably be predicted. Specifically, please note General Exclusions 1 and 4.

If you are already in the country or do decide to travel, you must comply with the most up to date travel advice detailed on the FCO website [www.fco.gov.uk](http://www.fco.gov.uk) at all times during your **trip**.

#### Policy limits & excess

Each section of your policy has a limit on the amount we will pay under that section. Some sections also include other specific limits, for example, for excursions or kennel and cattery fees.

An excess may be applied to your claim, this is the amount that you will have to pay towards any claim by an insured person. If any one incident results in an insured person claiming under more than one section of the insurance you will only have to pay a maximum of one excess per insured person. The excess is shown under each section.

Depending on the type of claim you make, we'll either deduct the excess due from any payment we make or collect the excess from you.

## Reciprocal Health Agreements – (Residents of England, Wales, Scotland and Northern Ireland only)

### • European Union

If you are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland we strongly recommend that you take a European Health Insurance Card (EHIC) with you. This will allow you to benefit from the reciprocal health arrangements which exist with these countries. You should take reasonable steps to use these arrangements where possible.

### • Australia

If you require medical treatment in Australia you must enrol with a local Medicare office.

You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and outpatient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet which can be obtained from the Department of Health.

## Scooters/Mopeds/Motorcycles

You are automatically covered, as a rider or passenger, if you hire a scooter, moped or motorcycle 125cc or under during your **trip** for incidental and recreational use, please note General Exclusion 9b.

## Trip Limit

**You are covered for trips up to 31 days in duration.**

## Choice of Law

Please refer to your main **Home Insurance** policy booklet

## Contract of insurance

This policy is a contract of insurance between you and us.

The following elements form the contract of insurance between you and us please read them and keep them safe:

- **this** policy booklet;
- any documentation referred to under general condition 3 in your **Home Insurance** policy booklet

We will provide the cover shown in the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

## Customers with Disabilities

Please refer to your main **Home Insurance** policy booklet

## Use of Language

Please refer to your main **Home Insurance** policy booklet

## Automatic termination of cover

This insurance covers you for a maximum of 12 months and will end on the first renewal date of your **Home Insurance**, unless your **Home Insurance** is cancelled sooner.

## Your Cancellation Rights

This Travel Insurance is included with your **Home Insurance**.

To cancel this insurance the **Home Insurance** must be cancelled. Please refer to the general conditions section of your **Home Insurance** policy booklet which explains when you or we can cancel.

All cover under this insurance will cease if you or we cancel the **Home Insurance** policy.

# Medical conditions

**This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill. There is no cover for:**

- non-Emergency treatment
- any treatment that you knew you might need whilst on your trip

# Health exclusions

There is no cover for any claim arising directly or indirectly from the following:

1. Any **medical condition** you had or have had when the **Home Insurance** was taken out or any trip was booked (whichever is later).
2. Any **medical condition** or symptoms which you were aware of when the **Home Insurance** was taken out or any **trip** was booked (whichever is later) and have sought, but not yet received, a diagnosis.
3. Any **medical condition** or symptoms you had when the **Home Insurance** was taken out or any **trip** was booked (whichever is later) for which you are on a waiting list, or aware of the need for, surgery, in-patient treatment or investigation at a hospital, clinic or nursing home.
4. Any **medical condition** for which you are not taking medication that has been prescribed to you.
5. Any **medical condition** for which, at the time the **Home Insurance** was taken out or any **trip** was booked (whichever is later), you had been given a terminal prognosis.
6. You travelling against the advice of a **doctor** or purposely travelling without medical advice when it was reasonable for you to have consulted a **doctor**.
7. Any **medical condition** for which you are travelling with the intention of seeking medical treatment outside your **home territory**.



## cancelling or Coming Home Early

We'll pay up to £5,000 (including up to £250 for unused kennel, cattery or professional pet sitter fees and excursions arranged through your travel or accommodation provider), if you need to cancel your **trip** or come **home** early due to an event below happening after you took out the **Home Insurance**, or booked your **trip** (whichever is later), and you're unable to recover your travel costs from your travel or accommodation provider, booking agents or your debit or credit card provider:

1. An **insured person, travelling companion** or person you are staying with is injured, falls ill, is quarantined or dies.
2. A **close relative** or **close business associate** of you or your **travelling companion** is injured, falls seriously ill or dies.
3. You are:
  - a) Called as a witness or for jury service in a court of law;
  - b) made redundant;
  - c) Needed at **home** following a burglary or fire, storm or severe/adverse weather has made your **home** uninhabitable.

You'll also be covered if any of these events means your **travelling companion** needs to cancel or come **home** early.

If you need to come **home** early, you must contact us on +44 1603 603 716 before making any arrangements. If necessary we'll pay additional travel costs if you are unable to use your return ticket.

### Excess

We will not pay the first £50 for each insured person's claim.

In the event of a claim for loss of deposit only, we will not pay the first £20 for each insured person's claim.

The maximum you will have to pay is twice the excess if two or more insured persons cancel the same **trip**.

### What isn't covered

1. Anything mentioned in the General Exclusions or Health exclusions sections.
2. Any claim for dismissal, misconduct, resignation or voluntary redundancy.
3. Any claim for redundancy if you or your **travelling companion** knew of the redundancy when you took out your **Home Insurance** or when you booked your **trip** (whichever is later) or where you cannot provide written evidence that the reason you or your **travelling companion** left the job was due to redundancy.
4. Any claim where you knew, at the time you took out your **Home Insurance** or when you booked your **trip** (whichever is later), that you or your **travelling companion** would be unable to travel.

## Missed International Departure

**This section does not apply for trips taken within the UK**

If you arrive too late at your **point of international departure** to check in and/or board your transport as a direct result of:

1. Delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2. Accidental damage to, or breakdown of the vehicle in which you are travelling.

We will pay up to £1,000 for each insured person for extra travel and accommodation costs you have to pay to reach your:

- a) destination on your outward journey from the **UK**; or
- b) **home** on your return journey.

### Special conditions

1. If you miss your transport due to one of the reasons listed above you must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
2. You must request a report from the repairer or breakdown assistance provider if you are claiming because the vehicle you were travelling in had an accident or broke down.
3. You must request evidence from the transport provider if your scheduled public transport is delayed or cancelled.

All claims must be supported by documentary evidence of the costs you have incurred.

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. Any claim if your **trip** is solely within the **UK**.
3. Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your **Home Insurance** or when you booked your **trip** (whichever is later).
4. Any claim where a possible reason for any delay or cancellation was public knowledge or had been reported

### What isn't covered

- by the media when you took out your **Home Insurance** or when you booked your **trip** (whichever is later).
5. Any claim where you have not allowed sufficient time, or done everything you reasonably can, to get to the **point of international departure** for the time specified on your ticket/itinerary.
6. Any claim where the carrier has offered you suitable alternative transport.

## Delayed Departure after Check-in

Cover under this section only applies for your outward international journey from the UK and for your final international return journey to the UK. Cover does not apply for any internal and/or onward connecting travel, including travel from and to the Channel Islands.

If the scheduled departure of the ship, aircraft or train on which you are booked to travel is delayed at the **point of international departure**, we will pay you either:

1. £25 for each insured person for each full 12 hour period that the ship, aircraft or train is delayed (up to a maximum of £250); or
2. up to £5,000 for each insured person (including up to £250 for excursions and unused kennel, cattery or professional pet sitter fees), for your own unused personal travel and accommodation costs which you have paid or legally have to pay but cannot get back if the delay lasts for more than 24 hours on your outward journey from the **UK**, and you choose to cancel your **trip**.

### Special condition

We will work out the length of the delay from the date and time of your scheduled departure. You must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for delay.

### Excess

We will not pay the first £50 for each insured person's claim if you choose to cancel your **trip**.

The maximum you will have to pay is twice the excess if two or more insured persons cancel the same **trip**.

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. More than one item under this section.
3. Any claim for internal and/or onward connecting travel.
4. Any claim if your trip is solely within the **UK**.
5. Any claim if a delay of the ship, aircraft or train on which you are booked to travel does not happen at your **point of international departure**.
6. Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your **Home Insurance** or when you booked your **trip** (whichever is later).
7. Any claim where a possible reason for any delay or cancellation was public knowledge or had been reported by the media when you took out your **Home Insurance** or when you booked your **trip** (whichever is later).

## Missed connection outside of the UK

If as a direct result of a scheduled public transport service on which you are booked to travel not running to its published timetable, you miss a pre-booked onward connection outside of the **UK**, we will pay up to £1,000 per insured person for extra accommodation and travel costs you have to pay to reach the next destination shown on your ticket/itinerary.

### Special condition

1. If you have missed or will miss a travel connection, you must contact the Travel Assistant helpline and we will contact the carrier for you (if a late arrival is possible) or will make alternative travel arrangements for you. Any cost incurred may have to be paid by you and be submitted as a claim.
2. You must provide written confirmation from the carrier or their handling agents of the reason for the service not running to its published timetable.

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. Any claim where you have not allowed sufficient time to make the travel connections shown on your ticket/itinerary e.g. transfers between terminals, airports, ports or stations.
3. Any claim for missed connection in relation to a journey that was not pre-booked before you left the **UK**.
4. Any claim for coming **home** early following a missed connection.
5. Any claim made because you did not enjoy your **trip**.
6. Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your **Home Insurance** or when you booked your **trip** (whichever is later).
7. Any claim where a possible reason for any delay was public knowledge or had been reported by the media when you took out your **Home Insurance** or when you booked your **trip** (whichever is later).
8. Any claim where you have not done everything you can reasonably do to get to the departure point for the time specified on your ticket/itinerary.



## Emergency Medical and Associated Expenses

If you are injured, fall ill, are quarantined or die during your **trip**, we will cover you for:

### 1. Emergency Treatment

- a) up to £10,000,000 for emergency medical treatment (including rescue services to take you to hospital) outside of your **home territory**;
- b) up to £1,000 for dental treatment for emergency pain relief outside your **home territory**.

### 2. Associated Expenses

**Up to £10,000,000 outside the UK or £2,000 within the UK for:**

- a) extra charges for half board accommodation (of a similar standard to the accommodation you had booked for your **trip**) if it is medically necessary for you to stay after the date you were going to return **home**. We will also pay travel costs, which you have to pay to get back to your **home** if you cannot use your return ticket;
- b) the cost of burying or cremating you if you die outside your **home territory**;
- c) the cost of returning your body or ashes to your **home**;
- d) the cost of getting you **home**, if it is medically necessary because you are seriously injured or fall seriously ill during your **trip** and you cannot use your return ticket.

If our Medical Emergency Assistance provider and the treating doctor agree that it is necessary, we will also pay travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with you or travel to be with you.

### 3. Holiday Disruption

If you are claiming for medical expenses that are covered under this section, we will also pay you £50 for each full 24 hours for the disruption to your **trip** up to a maximum of £2,000 if:

- a) you are in hospital receiving in-patient treatment for more than 24 consecutive hours; or
- b) you are confined to your accommodation on the advice of the treating doctor for more than 24 consecutive hours.

### Special conditions

1. You must phone the Medical Emergency Assistance helpline number before you make any arrangements if an illness or injury means that you:

- need to seek emergency medical advice; or
- are told by the treating doctor that you need to visit them for repeat treatments; or
- that you are going to require tests or investigations as an out-patient; or
- are told that you need to go into hospital as an in-patient.

If you cannot call before you are admitted as an in-patient because the condition is serious, you must contact the Medical Emergency Assistance helpline number as soon as possible after you go into hospital.

An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that where necessary:

- hospitals are contacted; and/or
- medical fees are guaranteed; and/or
- medical advisers are consulted.

2. If you are injured or fall ill during your **trip**, our Medical Emergency Assistance provider may move you from one hospital to another and/or arrange for you to return to the **UK** at any time. They will only do this if they and the treating doctor think that it is safe for you to be moved or returned to the **UK**.

### Excess

We will not pay the first £50 for each insured person's claim.

### What isn't covered

1. Anything mentioned in the General Exclusions or Health Exclusions sections.
2. Any claim for:
  - a) treatment received in your **home territory**;
  - b) the cost of in-patient hospital treatment, outpatient treatment or going **home** early that our Medical Emergency Assistance provider has not agreed beforehand;
  - c) the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that you originally went to hospital for;
  - d) any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return **home**;
  - e) cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider;

### What isn't covered

- f) medication which, at the time your **trip** started, you knew that you would need while you were away;
  - g) any extra costs because you have requested a single or private room;
  - h) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
  - i) any treatment after you have returned **home**.
3. Costs incurred following your decision not to move hospital or return to the **UK** after the date when it was deemed safe for you to do so by our Medical Emergency Assistance provider and your treating doctor.
  4. Any claim for Holiday Disruption:
    - a) where the period in hospital or confined to accommodation is less than 24 consecutive hours;
    - b) for any insured person not being treated as an in-patient or confined to their accommodation on medical advice;
    - c) where there is no valid claim for Emergency Treatment.

## Accidental Death or Permanent Disability

We'll cover you up to £50,000 for each insured person, if you suffer a serious accidental injury during the **trip** that requires immediate and urgent medical attention and, within 12 months of the accident, leads solely, directly and independently to one of the following:

1. Death (where benefit will be paid into your estate) the most we will pay is £1,000 for insured persons under 16; or
2. Total and permanent loss of use of an entire arm, leg, hand or foot; or
3. Loss of sight to the extent that you are eligible to be registered as severely sight impaired; or
4. Permanent disablement which entirely prevents you following any occupation suited to your education, experience and capability. The most we will pay is £15,000 for insured persons aged over 70.

### What isn't covered

1. Anything mentioned in the General Exclusions.
2. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
3. Any claim as a result of you taking part in any activity where the Accidental Death or Permanent Disability section is specifically excluded in the Leisure Activities section.
4. more than one claim under this section, regardless of the number of injuries sustained

## Personal Liability

We will cover you up to £2,000,000 for:

1. any money that you legally have to pay that relates to an accident during your **trip** which causes:
  - a) death or physical injury to any person;
  - b) loss or damage to property;
  - c) loss or damage to temporary holiday accommodation which is not owned by you.

2. We will also pay legal costs and expenses incurred by you in relation to the accident. You must obtain our consent in writing before incurring any cost or expense.

### Excess

We will not pay the first £50 for each insured person's claim in relation to the occupation of temporary holiday accommodation.

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) you have to pay.
3. Liability arising from:
  - a) death or injury of members of your household or people who work for you;
  - b) loss of or damage to property which belongs to you or is under:
    - i. your control;
    - ii. the control of a member of your household;
    - iii. the control of people who work for you.
  - c) your job;
  - d) your involvement in paid or unpaid manual work or physical labour of any kind;

### What isn't covered

- e) you owning or occupying any land or building, unless you are occupying any temporary holiday accommodation, which is not owned by you in which case you will be responsible for the **excess**;
- f) you owning or using:
  - i. animals (except domestic animals);
  - ii. firearms (except sporting guns used for clay-pigeon shooting);
  - iii. motorised vehicles;
  - iv. vessels (except manually-propelled watercraft); or
  - v. aircraft of any description, including unpowered flight.
- g) you taking part in any leisure activity or activity based holiday where Personal Liability is specifically excluded in the Leisure Activities or Activity Based Holidays sections.

## Legal Expenses and Advice

If, during the **trip**, an incident causes the death of or injury to an insured person which was not an insured person's fault we will provide a lawyer and legal costs to pursue a claim. The most we will pay is £50,000 for each insured person.

### Important things you need to know

1. Choice of lawyer
  - a. If court proceedings are issued within the **UK** or there is a conflict of interest, you can choose your own lawyer.
  - b. For proceedings outside the **UK** we will choose the lawyer.
  - c. We'll appoint that lawyer subject to acceptance of our standard terms of appointment which are available on request.
2. Our rights and your obligations
  - a. On request, your lawyer must provide us with the information or opinion about your claim

- b. You must fully co-operate with us and the lawyer.
  - c. You must notify us immediately if anyone offers to settle a claim. If you don't accept an offer which the lawyer advises is reasonable we may refuse to pay further costs.
  - d. If your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case
3. This cover will end if you:
    - a. Settle or withdraw a claim without our agreement
    - b. Do not co-operate with us or the lawyer
    - c. Dismiss a lawyer without our consent. We will not withhold consent without good reason.

If, due to the above, we incur costs that wouldn't otherwise be incurred, we reserve the right to recover these from you.

### What isn't covered

1. Claims that don't result from a specific incident that happened during the **trip**.
2. Costs incurred prior to our written acceptance of your claim.
3. An application for judicial review.
4. Claims made by anyone other than you or your family enforcing their rights under this cover.

### What isn't covered

5. Claims which, in the lawyer's opinion, are more likely to fail than succeed
6. Claims where the costs of the claim are more than the potential compensation
7. Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance

## Catastrophe Cover

**This section only operates if you have booked your accommodation independently and directly with the accommodation provider.**

We will cover you up to £750 per insured person for additional accommodation and/or transport costs to allow you to continue your trip if you are forced to move from your independently booked and prepaid accommodation, due to avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami occurring during your **trip**.

### Special conditions

1. Extra accommodation costs must be for a similar standard of accommodation to that in which you were originally staying.
2. You must provide written confirmation from the provider of the accommodation and/or the local or national authorities that you were forced to leave your independently booked and prepaid accommodation and the reason for this.
3. You must provide receipts for any extra accommodation or travel costs incurred if you are forced to move from your independently booked and prepaid accommodation.

### Excess

We will not pay the first £50 for each insured person's claim.

### What isn't covered

1. Anything mentioned in the General Exclusions.
2. Any transport costs incurred in returning to your **home**.
3. Any prepaid accommodation costs that can be claimed back from your accommodation provider.
4. Any claim where the catastrophe, as described above, had already occurred at the time you took out your **Home Insurance** or booked your **trip**, whichever is later.
5. Any claim where the provider of the accommodation and the local or national authorities did not deem it necessary for you to leave your prepaid accommodation.

## Emergency Travel Document Expenses

**Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to obtain an Emergency Travel Document abroad.**

We will pay up to £750 for the cost of an Emergency Travel Document and extra travel, accommodation and communication expenses in relation to obtaining the new document; if your passport or visa is lost, stolen or damaged while you are outside of the **UK** and this would prevent you from leaving the country or continuing your **trip**.

If you are unable to use your return ticket to the **UK**, we will also pay towards the cost of additional travel expenses (of a similar standard you had booked for your **trip**) to allow you to return **home**.

### Special conditions

1. You must always take reasonable care to keep your passport and visa safe. If your passport or visa is lost or stolen you must take all reasonable steps to get them back.
2. All claims must be supported by documentary evidence of the costs you have incurred.

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. Any loss or theft of your passport or visa if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.
3. The cost of purchasing a new replacement passport or visa.
4. Any claim for travel and accommodation expenses if:
  - a) you have not purchased your return ticket to the **UK** before you depart on your **trip**; or
  - b) you are travelling on an open-ended ticket and have not confirmed a return date to the **UK** with the airline.
5. Any claim for travel and accommodation expenses of any other insured persons who could continue to travel without you but decide to stay with you.

## Personal Money

We will cover you for loss or theft of your **personal money** during your **trip**. The most we will pay is £500 per **insured person**, including £400 cash and bank notes (up to £100 for insured persons under 16 years of age).

### Special conditions

1. You must always take reasonable care to keep your **personal money** safe. If your **personal money** is lost or stolen you must take all reasonable steps to get it back.
2. You must be able to provide evidence that you owned the lost or stolen **personal money** and how much it is worth, for example proof of withdrawal or a currency exchange receipt. If you do not, it may affect your claim.
3. You must report any loss or theft to the police within 24 hours of discovery or as soon as reasonably possible and request a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft such as a letter from your transport company, accommodation provider, vehicle hire company or repairer).

### Excess

We will not pay the first £50 for each insured person's claim.

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. Any loss or theft which you do not report to the police within 24 hours of discovery or as soon as reasonably possible and get a written report (where it is not possible to obtain a police report you must provide other independent proof of loss such as a letter from your transport company, accommodation provider, vehicle hire company or repairer).
3. Any **personal money** which is delayed, detained or confiscated by customs or other officials.
4. Loss or theft of bonds, securities or documents of any kind.
5. Loss or theft of **personal money** not carried in your hand baggage and fully accessible to you while you are travelling.
6. Theft of **personal money** which you have deliberately left **unattended**.
7. Theft of **personal money** from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
8. Shortages due to a mistake or loss due to a change in exchange rates.

## Delayed Baggage

If your baggage is temporarily lost on the outward journey and you are without it for more than 12 hours, we will pay up to £150 for replacement of essential items.

### Special conditions

To claim under this section, you must keep the receipts of anything you buy and get written confirmation from the carrier of the number of hours you were without your baggage

### What isn't covered

1. Anything mentioned in the General Exclusions section.
2. Any claim for baggage delayed or detained by customs or other officials.

## Complaints procedure

### Our promise of service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

### What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

### What to do if you are unhappy

If you have a complaint about:

- A claim you have made, you can telephone **0345 030 6983** and ask your contact to review the problem;
- If your complaint is regarding anything else, you can telephone us on **0800 656 9703** and ask your contact to review the problem.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London, E14 9GE.

Telephone: **0800 023 4567** (Calls from UK landlines or mobiles are free) or **0300 123 9123**

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

### Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

# Leisure activities

There is no cover where the main purpose of your trip is to take part in a leisure activity (unless shown as an Activity Based Holiday below).

You will be covered whilst taking part in the following leisure activities, subject to any limitation shown.

## What isn't covered

1. There is no cover at all for any injury or death if, during your **trip**, you take part in any leisure activity and/or activity based holiday:
  - a. that is NOT shown in the following tables;
  - b. either as a professional or where you receive any financial reward or gain;
  - c. for the purpose of practising for or taking part in:
    - i. any speed or time trial or race of any kind;
    - ii. any organised team competition or tournament;

## What isn't covered

- d. if you suffer from a medical condition which would normally prohibit you from participating in that activity;
- e. Where you have failed to follow all safety guidelines and use the necessary safety equipment.
2. There is no cover under the cancelling or coming home early section for:
  - a. any course or tuition fees, project costs, sponsorship fees or similar.
  - b. cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.

Leisure Activity	Limitations (applicable where ticked)			
	No cover under Accidental Death or Permanent Disability section	No cover under Personal Liability section	Organised through a licensed operator only	Other
Abseiling				Must be under supervision of a qualified instructor/guide only
Aerobics				
Archery				Must be under supervision of a qualified instructor/guide only
Artificial wall climbing				
Badminton				
Banana boating/Ringo		✓		
Baseball				
Basketball				
Body boarding		✓		
Bowls/Petanque				
Bridge walking				Must be under supervision of a qualified instructor/guide only
Bungee jumping				Must be under supervision of a qualified instructor/guide only
Camel or elephant rides				
Canoeing				Maximum Grade 3 (or the equivalent international grade used by the country you are in)
Ccanopy/Tree top walking	✓	✓		
Cave/River tubing				Must be under supervision of a qualified instructor/guide only
Clay pigeon/Small bore shooting			✓	Must be under supervision of a qualified instructor/guide only
Coasteering				Must be under supervision of a qualified instructor/guide only
Cricket				
Croquet				
Curling				
Cycling				No BMX or racing
Dodgeball				
Dinghy sailing		✓		No racing and within a 5 mile limit of the coastline or on inland waters
Fell walking/running				
Fencing				
Fishing				
Football				
Geocaching				Maximum 3,000 metres altitude
Gliding	✓	✓	✓	Passenger only
Go karting		✓		
Golf				

Leisure Activity	Limitations (applicable where ticked)			
	No cover under Accidental Death or Permanent Disability section	No cover under Personal Liability section	Organised through a licensed operator only	Other
Handball				
Hiking/Hill walking/Rambling or Trekking				Maximum 3,000 metres altitude
Horse riding/Hacking				No hunting, jumping or polo
Hot air ballooning			✓	Passenger only
Ice skating				No hockey or speed skating
Jet boating			✓	Passenger only
Jet skiing		✓	✓	
Jogging/Running				No marathons or competitive running
Kayaking				Maximum Grade 3 (or the equivalent international grade used by the country you are in)
Microlighting	✓	✓	✓	Passenger only
Motorcycling up to 125cc		✓		
Mountain biking				Downhill grades 1 and 2 only (or the equivalent international grade used by the country you are in). No freeriding, four-cross, dirt jumping or trials
Netball				
Paintball				
Parascending			✓	Over water only
Pony trekking				
Racquetball				
Rafting – White & Black water				Maximum Grade 3 (or the equivalent international grade used by the country you are in)
Roller blading or skating				
Rounders				
Rowing				Inland waters only
Safari				Supervised walking and vehicle only
Sail boarding		✓		
Sand boarding/skiing		✓		
Scuba diving up to a depth of 15 metres	✓	✓	✓	<ol style="list-style-type: none"> <li>Maximum 5 dives per trip</li> <li>Must be accompanied by qualified scuba diving instructor or dive master at all times</li> <li>No professional, commercial or technical diving, including, but not limited to enriched air diving, tutor diving, ice diving, free diving, wreck, cave or cavern diving or solo diving.</li> <li>No air travel within 24 hours of completing a dive.</li> </ol>
Segway	✓	✓	✓	
Sea kayaking				Must be accompanied by a qualified guide
Shark cage diving			✓	
Sightseeing flights/helicopter rides			✓	Passenger only
Skateboarding				
Snorkelling				
Softball				
Squash				
Surfing/Flowriding		✓		
Swimming				
Swimming with dolphins			✓	
Table tennis				
Tandem sky diving	✓	✓	✓	
Ten pin bowling				
Tennis				
Trampolining				
Tug-of-war				
Volleyball				



Leisure Activity	Limitations (applicable where ticked)			
	No cover under Accidental Death or Permanent Disability section	No cover under Personal Liability section	Organised through a licensed operator only	Other
Wake boarding		✓		
Water polo				
Water skiing		✓		
Wind surfing		✓		
Yachting		✓		No racing and within a 12 mile limit of the coastline or inland waters
Yoga				
Zip-lining			✓	
Zorbing/Sphering			✓	

## Activity based holidays

You are covered for the following activity based holidays, subject to any limitation shown below

**IMPORTANT NOTE:** See “Leisure activities and activity based holidays, what is not covered above.

Activity Based Holiday	Limitations (applicable where ticked)		
	No cover under Personal Liability section	Organised through a licensed operator/tour operator only	Other
Charity or conservation work	✓		<ol style="list-style-type: none"> <li>Voluntary work only</li> <li>On behalf of and organised through a registered charity or conservation organisation</li> <li>Trip no longer than 31 days</li> <li>Manual work involving hand tools only</li> <li>No work at heights above 3 metres</li> </ol>
Cycle touring			
Fishing			
Flotilla sailing	✓	✓	Under supervision of qualified lead skipper and no racing
Golf			
Hiking and Trekking up to 5,000 metres altitude		✓	Accompanied by qualified guides No cover at all for any trek with an ascent to over 5,000 metres
Narrow boat/Canal cruising		✓	Inland waters only
Safari			Supervised walking and vehicle only
Tennis			
Yoga			

## How to make a claim – help us to help you

We recommend you read the following information before you travel. You can also use it as a quick reference guide if you need to make a claim. For full details please refer to the relevant policy section.

### Before you travel

- Read your policy documentation to make sure you have all the cover you require for your **trip** and ensure that you understand the terms and conditions of the cover provided.
- Make sure you are aware of the policy limits and **excesses**.
- Please contact the Customer Services helpline if you have any queries or wish to cancel your policy.

### When making a claim

- Contact the relevant helpline number as soon as you can for assistance quoting your policy number if possible.
- Read **this** policy to check the cover you have and the policy limit for the section you wish to claim under.
- Check for any special conditions in this booklet that apply to the section you are claiming against.
- Be aware that where an **excess** applies you will need to pay the amount shown towards the first part of any claim.
- Ensure you keep any documentation we may require.

Type of claim	What must I do?	What will I need?
<b>Medical emergency</b>	<ul style="list-style-type: none"> <li>• Contact the Medical Emergency Assistance helpline immediately.</li> <li>• Where appropriate telephone the helpline prior to making any hospital admission arrangements.</li> </ul>	<ul style="list-style-type: none"> <li>• All medical reports given to you by the treating facility.</li> <li>• Receipts for any expenses incurred that are covered by your policy.</li> </ul>
<b>Cancelling your trip</b>	<ul style="list-style-type: none"> <li>• Check that the reason you are cancelling is listed as being covered in the Cancellation section of your policy booklet.</li> <li>• Contact the Travel Claims helpline as soon as you know you need to cancel your <b>trip</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical certificate from the patients <b>UK doctor</b> confirming the reason for cancellation. A blank certificate will be sent with your claim form.</li> <li>• Death certificate (where applicable).</li> </ul>
<b>Coming home early</b>	<ul style="list-style-type: none"> <li>• Contact the Medical Emergency Assistance helpline as soon as you know you need to return <b>home</b> early.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical report confirming the reason for coming <b>home</b> early. Where appropriate a blank medical certificate will be sent to you with your claim form.</li> <li>• Death certificate (where applicable).</li> </ul>
<b>Delayed departure</b>	<ul style="list-style-type: none"> <li>• You must check in at your specified departure time</li> <li>• Check that your delay was over 12 hours before submitting a claim.</li> <li>• Contact the Travel Assistant helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the carrier/agent of the actual date and time of departure and reason for delay.</li> </ul>
<b>Missed international departure</b>	<ul style="list-style-type: none"> <li>• Do everything to get to your <b>point of international departure</b> on time.</li> <li>• Contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.</li> </ul>	<ul style="list-style-type: none"> <li>• A report from the repairer or breakdown assistance provider if the vehicle you were travelling in broke down or was involved in an accident.</li> <li>• Evidence from the transport provider if public transport failed.</li> </ul>
<b>Legal expenses</b>	<ul style="list-style-type: none"> <li>• Contact the Legal Expenses Claims &amp; Advice helpline number as soon as you are aware of an incident and no later than 180 days after the incident occurred.</li> </ul>	<ul style="list-style-type: none"> <li>• Your policy number as this will be requested when you call.</li> </ul>
<b>Delayed baggage</b>	<ul style="list-style-type: none"> <li>• Report the delay to the carrier as soon as it is clear your bags have been delayed.</li> <li>• Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>• Contact the Travel claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Receipts for essential purchases you make whilst your baggage is delayed.</li> <li>• Your baggage tag receipts.</li> <li>• Written confirmation from the carrier of the number of hours you were without your baggage.</li> </ul>
<b>Temporary or emergency Passport expenses</b>	<ul style="list-style-type: none"> <li>• You must report details of the loss/theft to the police within 24 hours and request a written report.</li> <li>• Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• A written police report.</li> <li>• Receipts for expenses relating to the purchase of an emergency passport.</li> </ul>
<b>Loss or theft of personal money</b>	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover your <b>personal money</b>.</li> <li>• You must report details of the incident to the police or any other relevant authority within 24 hours and request a written incident report.</li> <li>• Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>• Proof that you owned the money and its value.</li> </ul>

Please note only a selection of claims scenarios are shown above. Please refer to the relevant section within this policy booklet for full details of cover and any evidence we may require.

# General exclusions

## This insurance does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
    - a) war; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or
    - b) any action taken to prevent, control or suppress, or which in any way relates to a) above.
  2. Claims directly or indirectly caused by:
    - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
    - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
    - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
  3. Any claim for your death, injury, illness or disability resulting from:
    - a) your suicide or attempted suicide; or
    - b) your misuse of alcohol or drugs or your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental harm, or where your judgement is affected causing you to take actions you would not usually take; or
    - c) any exacerbation of an accepted medical condition caused by your misuse of alcohol or drugs.
  4. Any claim where during the **trip** you deliberately put yourself at risk of death, injury, illness or disability (unless you were trying to save human life).
  5. Any loss that is not specifically described in the cover sections of this document, e.g. we will not pay for loss of earnings if you are unable to return to work due to injury or illness during your **trip**, or any payment which you would normally have made during your travels.
  6. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you.
  7. Any claim where you knew, when you took out your **Home Insurance** or booked your **trip** (whichever is later), that your travel plans may be affected; for example where a **close relative** is seriously ill or the event has already happened.
  8. Any incident which happens after the **trip** duration limit of 31 days, has been exceeded.
  9. Any claim for an incident which happens during the **trip** that results from:
    - a) you flying an aircraft or taking part in other aerial activities not listed in the Leisure Activities and Activity Based Holidays sections;
    - b) you riding or being a passenger on a scooter, moped or motorcycle:
      - 125cc or under; unless you wear a crash helmet and, as a rider, you are fully licensed to use such a vehicle in the **UK**; or
      - over 125cc; unless this is your mode of transport from the **UK** and you wear a crash helmet and appropriate protective clothing; and, as a rider, you are fully licensed and insured to use this vehicle in the **UK**. There is no cover for trips taken outside of Europe.
    - c) you riding or being a passenger on a quad bike, all terrain vehicle or similar on or off road;
    - d) you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the **UK**;
    - e) you driving or being a passenger in any motorised vehicle unless you have complied with all laws applying to use of that vehicle in the country you are visiting, for example, you must wear a seat belt where this is required by law;
    - f) your involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity Based Holidays section;
    - g) business travel or any trip in connection with your employment;
    - h) you taking part in a leisure activity or activity based holiday not listed in the Leisure Activities or Activity Based Holidays section;
    - i) you taking part in any winter sports activity;
    - j) you taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;
    - k) you sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall, regardless of its height, other than Artificial Wall Climbing listed in the Leisure Activities section.
  10. Any claim resulting from a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
  11. Any claim for:
    - a) unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions;
    - a) management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions;
    - b) costs where these are recoverable from your travel and/or accommodation provider;
    - c) the refund of any costs you have paid for on behalf of persons not covered by this insurance;
    - d) administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
- Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar.
- Any claim because you do not feel like travelling, or you are not enjoying your **trip**.

## General conditions

1. You must take reasonable care to provide complete and accurate answers to the questions we ask.  
If the information provided by you is not complete and accurate, we may:
  - not pay any claim in full; or
  - cancel your policy and refuse to pay any claim.
2. You must take the same level of care as you would if take if you did not have this insurance. You must take reasonable precautions to protect yourself and your **personal money** and travel documents against any accident, injury, theft, loss or damage.
3. If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of the policy, you must pay us back any amount we have paid, which you are not covered for.
4. You must tell us as soon as possible after any injury, illness, incident or redundancy, or if you discover any loss or damage which may lead to a claim under this policy. You must also tell us if you are aware of any writ, summons or prosecution. You must send us every communication relating to a claim immediately.
5. You, or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.
6. We may refuse to pay any expenses for which you cannot provide receipts or bills.
7. You or your legal representative must pay for any relevant certificates, information and evidence, which we may need to deal with your claim; for example death or medical certificates, police reports or purchase receipts. When there is a claim for injury or illness, we may ask for, and will pay for, any insured person to be medically examined on our behalf. We may also ask for, and will pay for, a post-mortem examination if any insured person dies.
8. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim, and will only pay our share. This condition does not apply to the Personal Accident or Holiday Disruption Benefit sections.
9. We are entitled to take over and carry out in your name the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.
10. You cannot transfer your rights under this policy.  
A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
11. If you make a medical claim you will be asked to supply your **doctor's** name to enable us to access your medical records. This will help the treating doctors, and us, to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we may not deal with your claim.
12. The most we will pay for any claim is shown under the relevant section of this policy document; we will not pay more than the amount shown for any one incident.
13. If your claim is in any way dishonest or exaggerated we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you.



