



Coach Holiday Travel Insurance - Single Trip Policy 2018

Cover is only available if **you** are a **resident** of the **UK**, for travel to and from the **UK** and repatriation will be to the **UK** only.

SUMMARY OF COVER

The following is only a summary of the main cover limits. **You** should read the rest of the policy for the full terms and conditions.

Cover	Limit (up to)	Excess
1. Cancellation	£6,000	£60*
2. Travel Delay - delayed departure	£100 (£20 first full 12 hours, £10 each extra 12 hours)	Nil
- abandonment	£6,000 (after 12 hours)	£60**
3. Missed Departure	£100 in England Scotland & Wales £500 for Northern Ireland, Isles of Scilly, Channel Islands, Isle of Man, Europe & Worldwide	Nil
4. Personal Accident	£10,000 (subject to age limits)	Nil
5. Medical & Other Expenses (including Curtailment and Repatriation)	£1,000,000 - outside the UK medical (emergency dental treatment limited to £350), additional travel, accommodation & repatriation expenses if you are hospitalised or have to stay beyond your return date (trips solely within the UK are limited to £1,500 and to £300 for additional travelling expenses)	£60***
- Funeral expenses abroad	£1,000	
- Taxi fares & telephone calls	£100	
6. Hospital Benefit	£15 per day, max £450	Nil
- Trips solely within the UK	£10 per day, max £100	Nil
7. Personal Property		
Baggage	£1,500	£60
- Single item, pair or set	£200	
- Valuables limit	£200	
Delayed Baggage	£100	Nil
Personal Money	£200	£60
- Children aged under 16	£50	
8. Loss of Passport Expenses	£200 including loss or theft of visa	Nil
9. Personal Liability	£1,000,000	Nil
10. Legal Costs & Expenses	£25,000	Nil

* **Excess** only applies for cancellation of a **journey** over 3 days duration (Nil **excess** for loss of deposit).

** **Excess** only applies for abandonment of a **journey** over 3 days duration.

*** Nil **excess** for curtailment of a **journey** up to and including 3 days duration.

Inner limits - some sections of cover also have extra sub-limits, for example the personal accident section has a benefit limit depending on the age of the **person insured**.

Please read this policy and carry it with you during your journey

IMPORTANT TELEPHONE NUMBERS

Medical Screening Line	02392 419 063
24-hr Emergency Medical Assistance (outside your home country)	+44 20 8603 9856
24-hr Legal helpline (outside your home country)	+44 20 8603 9804
Claims	020 8603 9958

IMPORTANT INFORMATION

Thank you for taking out UK Holiday Group travel insurance with us.

Your policy schedule shows the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

Insurer

Your The UK Holiday Group Ltd. travel insurance is underwritten by:

AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance.

How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**. Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** UK Holiday Group travel insurance policy.

If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**.

Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by The UK Holiday Group Limited, **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims.

In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard **your** personal information. **We** will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority). **You** have the right to request a copy of the personal information **we** hold about **you** by writing to **us** at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply. Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

DEFINITION OF WORDS

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident - An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser - The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover - You will not be covered if you travel outside the area you have chosen as shown on your policy schedule.

- **UK** (England, Scotland, Wales, Northern Ireland and the Isles of Scilly).
- Channel Islands and the Isle of Man.
- Europe includes Republic of Ireland, Commonwealth of Independent States (west of the Ural Mountains), islands of the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira and the Azores.
- Worldwide (means all other countries).

Note: you will not be covered if you travel to a country where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details visit gov.uk/foreign-travel-advice

Baggage - Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables).

Business associate - Any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

Doctor - A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

Economic sanction(s) - Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

Excess - The deduction we will make from the amount otherwise payable under this policy for each person insured, for each section, for each claim incident. For example a couple that both have baggage stolen from their bag and both incur a medical expense during the same journey, will have a total of four excesses deducted. Two of these will be for the two claims under section 7 (personal property) and two of these will be for the two claims under section 5 (medical).

Hazardous activity - The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

Home - Your usual place of residence in the United Kingdom.

Insurer - AWP P&C SA.

Journey - A trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in your home country, whichever is earlier.

- any other trip which begins after you get back is not covered.
- a trip which is booked to last longer than 70 days is not covered.

Legal action - Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs - Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.

Pair or set - A number of items of baggage that belong together or can be used together.

Period of insurance

- Cancellation cover begins from the issue date shown on your policy schedule and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.
- All cover ends on the expiry date shown on your policy schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances we will extend cover free of charge until you can reasonably finish that journey.

Personal money - Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Public transport - any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which you are booked or had planned to travel.

Redundancy - Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if you are aged 18 and over or 65 and under.

Relative - Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident - A person who is staying in or has lived in the UK for more than 12 months, or if studying or working in the UK for more than 6 months, before the policy was issued.

Travelling companion - Any person that has booked to travel with you on your journey.

United Kingdom (UK) - England, Scotland, Wales, Northern Ireland and the Isles of Scilly.

Valuables - Jewellery, watches, items made of or containing precious metals or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us - Allianz Global Assistance which administers the insurance on behalf of the insurer.

You, your, person insured - Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £500. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

From outside your home country:

Phone **+44 20 8603 9856**
Fax +44 20 8603 0204

From within your home country:

Phone **020 8603 9856**
Fax 020 8603 0204

Email medical@allianz-assistance.co.uk

Please give us your age and your policy number.

Say that you are insured with UK Holiday Group travel insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel.

Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time, day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

RECIPROCAL HEALTH ARRANGEMENTS

European Health Insurance Card (EHIC)

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

Note: the EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be taken to you. In a medical emergency you may have no control over the hospital you are taken to or the closest hospital may be private. You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0300 330 1350. Application forms are also available from the Post Office.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

You must be able to comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

Applying to travel within the United Kingdom only

You are not required to declare **your** medical conditions. However to be covered for any medical conditions **you** have or have had, **you** must be able to answer YES to all of the questions 1 to 5 below and if **you** are travelling to Europe **you** must also be able to answer YES to question 6, at the time of taking out this insurance:

1. **You** are not aware of any reason why the **journey** could be cancelled or cut short.
2. **You** are not travelling:
 - a) against the advice of a medical practitioner;
 - b) for the purpose of obtaining medical treatment, or
 - c) if **you** have been given a terminal prognosis.
3. **You** are not receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient.
4. If **you** are on medication at the time of travel **your** medical condition is stable and well controlled.
5. If **you** suffer from stress, anxiety, depression or any other mental or nervous disorder, it must be investigated and diagnosed as such by either:
 - a) a registered mental health professional if **you** are under the care of a Community Mental Health Team; or
 - b) a consultant specialising in the relevant field, who has confirmed in writing (at **your** cost) that **you** are fit enough to take this **journey**.

Applying to travel to Europe

6. If **you** are undergoing medical treatment as a hospital out-patient at the date the final balance of the **journey** is due to be paid, **you** must obtain a certificate of fitness at **your** own cost, confirming **you** are fit to undertake the entire **journey**.

If **you** answer NO to any of the questions 1 to 6 the medical condition(s) that caused **you** to answer NO will not be covered.

Applying to travel to the Rest of the World

You must telephone the Medical Screening Line on 02392 419 063 (8am to 6pm Monday to Friday excluding Bank Holidays) if anyone to be covered by this policy or any person upon whose health the **journey** depends, at the time of taking out this insurance:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment), or
2. Is taking prescribed medication, or
3. Has or has had any medical condition still requiring periodic review, or
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

Please Note:

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Personal accident - section 4 and Medical & other expenses - section 5) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.

- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Medical and other expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK**.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that **we** will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 70 days or **you** know **you** will be making a claim.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on page 4 for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and our medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** for any reason other than those specified in section 1 and section 5 of this policy, all cover provided on **your** policy will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

MAKING A CLAIM

To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone **020 8603 9958** and ask for a claim form or write to:

Allianz Global Assistance travel insurance claims department, PO Box 451, Feltham TW13 9EE or email travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us. You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims:

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

MAKING A COMPLAINT

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

All complaints (other than relating to the sale of the policy)

Write to:

Customer Service, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD

Telephone: **020 8603 9853** or Email: customersupport@allianz-assistance.co.uk

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

Complaints regarding the sale of your policy

Write to:

Helen Jervis, Reservations Manager, The Old Bakery, 113 Queens Road, Norwich NR1 3PL

Email: helen.jervis@theukholidaygroup.com

Financial Ombudsman Service

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk, write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call **0345 080 1800** or email complaint.info@financial-ombudsman.org.uk

Online sales only: if you purchased your policy online, you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on your behalf.

CANCELLATION - SECTION 1

What you are covered for:

We will pay up to **£6,000** in total for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. We will provide this cover if you cancel your journey before it begins and the cancellation is:

- unavoidable *and*
- due to an event which is beyond your control.

What you are not covered for:

An excess of **£60** (Nil for deposit only claims) for a journey over 3 days duration.

Any condition stated under 'Health declaration and health exclusions' on page 3.

Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- you not having the correct passport or visa;
- your carriers' refusal to allow you to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- your vehicle being stolen or breaking down;

- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).

Refer to General exclusions, Conditions and Making a claim, that also apply.

TRAVEL DELAY - SECTION 2

This section does not apply to a journey within the UK (unless you are travelling to or from Northern Ireland or the Isles of Scilly).

What you are covered for:

Compensation if the public transport on which you are booked to travel from or to the UK (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or unavoidably delayed for more than 12 hours beyond the scheduled time of departure, as a result of failure or disruption of the public transport.

We will pay:

Delay - £20 after the first full 12 hours of delay and **£10** after each extra delay of 12 hours up to **£100** in total, provided you eventually travel; *or*

Abandonment - up to £6,000 in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours and no alternative form of transport is offered within this period, you decide to abandon the journey before you leave the UK.

What you are not covered for:

Under Delay and Abandonment

Anything which is caused by you not checking in at the departure point when you should have done.

Missed connections.

Compensation unless you get a letter from the public transport provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the public transport.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

The withdrawal from service of the public transport (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

An excess of **£60** for a journey over 3 days duration.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Refer to General exclusions, Conditions and Making a claim, that also apply.

MISSED DEPARTURE - SECTION 3

What you are covered for:

We will pay you up to **£100** in England, Scotland and Wales or **£500** for Northern Ireland, Isles of Scilly, Channel Islands, Isle of Man, Europe & Worldwide in total, for the cost of extra accommodation and transport which you have to pay to get to your journey destination (or in the case of a cruise joining your ship at the next possible port of call) if:

- the vehicle you are travelling in is involved in an accident or breaks down, is delayed by strike, industrial action or adverse weather, *or*
- an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling, *or*
- the public transport you are using is delayed,

resulting in you arriving too late to board the public transport on which you are booked to travel from or to the UK (including for residents of Northern Ireland any departure point in the Republic of Ireland).

What you are not covered for:

Any claim unless **you**:

- get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of **public transport** caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of any **public transport** (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Refer to General exclusions, Conditions and Making a claim, that also apply.

PERSONAL ACCIDENT - SECTION 4**What you are covered for:**

We will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

Death - £5,000 for death (**we** will not pay more than **£1,000** if **you** are aged 17 or under or aged 66 or over, at the time of the **accident**).

Permanent loss - £5,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement - £10,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note: Death benefit payments will be made to **your** Personal Representatives.

What you are not covered for:

Any condition stated under 'Health declaration and health exclusions' on page 3.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **you** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** policy schedule.

We will not pay more than one of the benefits resulting from the same injury.

Refer to General exclusions, Conditions and Making a claim, that also apply.

MEDICAL & OTHER EXPENSES - SECTION 5

If **you** are taken into hospital or **you** think **you** may have to cut **your journey** short (curtail), come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 2' for more information.

What you are covered for:

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Up to **£1,000,000** in total for reasonable fees or charges **you** incur for:

1. **Treatment outside the United Kingdom** - medical, surgical, medication costs, hospital, nursing home or nursing services (limited to **£350** for emergency dental treatment to relieve sudden pain).
2. **Accommodation and travel/repatriation** - reasonable extra accommodation and transport/repatriation costs, if medically necessary, for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice (limited to **£1,500** in total for any **journey** solely within the **UK**).
3. **Curtailment**
 - a) unused personal accommodation and other travel expenses if **you**:
 - cut **your journey** short (curtail) after it has begun because of **your** death, serious injury or serious illness;
 - **you** are injured or ill and are in hospital for the rest of **your journey**.
 - b) reasonable extra transport costs if **you** have to cut **your journey** short (curtail) after it has begun and return to **your home** earlier than planned due to:
 - the death, serious injury or serious illness of a **relative** or **business associate** resident in **your home** country;
 - the police needing **you** following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home**.

For a **journey** solely within the **United Kingdom** extra transport costs are limited to **£300** per **person insured**.

Note: **we** will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

4. In the event of death the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£1,000** for **your** funeral expenses, in the place where **you** die outside **your home** country.

5. The cost of taxi fares and telephone calls necessarily incurred by **you** up to a maximum of **£100**.

What you are not covered for:

An **excess** of **£60**, this does not apply if **your** claim is for curtailment involving a **journey** of up to and including 3 days duration.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Any condition stated under 'Health declaration and health exclusions' on page 3.

Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **you** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** policy schedule.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Dental work involving the use of precious metals.

Your burial or cremation within **your home** country.

Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

Refer to General exclusions, Conditions and Making a claim, that also apply.

HOSPITAL BENEFIT - SECTION 6**What you are covered for:**

We will pay:

1. **£15** for each 24-hour period up to **£450** in total during a **journey** outside the **United Kingdom**, or
2. **£10** for each 24-hour period up to **£100** in total during a **journey** within the **United Kingdom**,

if **you** are in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **doctor** (or the ship's **doctor** in the case of a cruise) and **you** have a valid claim for injury, accident or illness under Section 5 - Medical & other expenses.

What you are not covered for:

Refer to General exclusions, Conditions and Making a claim, that also apply.

PERSONAL PROPERTY - SECTION 7**What you are covered for:**

1. up to **£1,500** in total for **your baggage** damaged, stolen, lost or destroyed on **your journey**. The most **we** will pay for **valuables** is **£200** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£200**.

Note: it will be **our** decision to pay either:

- the cost of repairing **your** items;
 - to replace your belongings with equivalent items; or
 - the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.
2. Up to **£100** in total for essential replacement items, if **your baggage** (this does not include **valuables**) is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note: **you** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid from the final **baggage** claim settlement.
 3. up to **£200** for loss or theft of **your personal money** (**£50** for children aged under 16) while on **your journey**.

What you are not covered for:

An **excess** of **£60** (not applicable to subsection 2. Delayed Baggage).

Under Baggage

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- **Baggage** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Passport or visa (see section 8).

Under Personal money

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Refer to General exclusions, Conditions and Making a claim, that also apply.

LOSS OF PASSPORT EXPENSES - SECTION 8**What you are covered for:**

We will pay up to **£200** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport or visa to enable **you** to return to **your home** country if **your** passport or visa is lost, stolen or destroyed on **your journey**.

What you are not covered for:

Refer to General exclusions, Conditions and Making a claim, that also apply.

PERSONAL LIABILITY - SECTION 9

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

What you are covered for:

We will pay up to **£1,000,000** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note: inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What you are not covered for:

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

Refer to General exclusions, Conditions and Making a claim, that also apply.

LEGAL COSTS & EXPENSES - SECTION 10

You can call our 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**. Phone: from within **your home** country **020 8603 9804** or outside **your home** country **+44 20 8603 9804**.

What you are covered for:

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£25,000** legal costs for legal action for **you** (but not more than **£50,000** in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note:

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What you are not covered for:

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Refer to General exclusions, Conditions and Making a claim, that also apply.

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Registered address: The Old Bakery, 113 Queen's Road, Norwich, Norfolk NR1 3PL
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