

Your John Lewis Travel Insurance Policy

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Welcome to **your** John Lewis Travel Insurance Policy

Thank **you** for choosing John Lewis Travel Insurance. Please read through this policy booklet now and before **you** leave on **your trip**. This policy will not cover **you** for all eventualities. Please see pages 5 and 6 for a schedule of benefits and pages 18 to 55 for important information regarding conditions and exclusions.

Please refer to **your** Policy Schedule which will indicate what level of cover **you** have taken.

All words printed in bold in this document are defined. Please refer to the Definitions section on pages 7 to 9.

All insurance policies contain restrictions and exclusions which **you** should be aware of.

It is important that **you** read this policy carefully because **we** will use it to settle any claim.

Please make sure that:

- the cover meets **your** needs
- **You** can make the Declaration on pages 3 and 4 of this policy
- **You** can agree to condition 1 of 'General conditions that apply to all sections' relating to the Consumer Insurance Act (see page 54).

If **you** need help, please contact **us** on **0345 111 0030**.

Contract of Insurance

1. John Lewis Travel Insurance is provided by Ageas Insurance Limited. This policy is underwritten by and claims are handled by Ageas Insurance Limited, except in relation to:
 - A. End Supplier Failure cover detailed in section 17 which is provided, administered and claims handled by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's.
 - B. Holiday Dispute Assistance cover detailed in section 18 which is provided, administered and claims handled by Legal Insurance Management (LIM) and underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited.
 - C. Travel Legal Guard cover detailed in section 16 which is underwritten and claims handled by DAS Legal Expenses Insurance Company Limited. The legal advice service is provided by DAS Law Limited and/or a **preferred law firm** on behalf of DAS. DAS Legal Expenses Insurance Company Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales. Company Number 103274. Website: www.das.co.uk.

Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. International Passenger Protection Limited and Legal Insurance Management are authorised and regulated by the Financial Conduct Authority. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).
2. English law will apply to this contract of insurance unless **you** and **we** agree otherwise and any disputes will be heard in an English court.
3. This Policy Booklet along with **your** Policy Schedule give **you** full details of the cover and the conditions **you** must satisfy to ensure **you** are fully covered. Please read this carefully, especially the Declaration on pages 3 and 4. Contact **us** on **0345 111 0030** if **you** need any further help and advice.
4. **You** must tell **us** any facts **we** ask for in the Declaration and which could affect this insurance. If **you** do not, **you** may not be fully covered and this may result in **us** refusing a claim, or only paying part of a claim or **we** may cancel **your** insurance policy. **You** must give **us** any information which may influence **our** decision to provide or continue **your** cover or the way **we** calculate **your** premium (for example, **your** health or the health of any other person insured on the policy). If **you** are not sure whether **we** need to know a particular fact, please contact **us**.
5. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

Pre-existing Medical Conditions

If your policy schedule shows that you have purchased Essential Cover.

Important information about Pre-Existing Medical Conditions

For any insured person (i.e. **you, your** partner or children) no pre-existing medical conditions are covered under this policy. This means that no claims will be paid which arise directly or indirectly from the following:

- i) Any medical condition **you** have, or have had, for which **you** have been prescribed medication within the last five years
- ii) Any cardiac or respiratory condition for which **you** have ever received medication, treatment or been admitted to hospital
- iii) Any medical condition for which **you** have received a **terminal prognosis**
- iv) Any medical condition or symptoms **you** are aware of, but are still awaiting diagnosis
- v) Any medical condition for which **you** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing **home**
- vi) Any medical condition or symptoms which have required a hospital admission in the previous 10 years
- vii) Any medical condition where a medical practitioner has advised **you** against travel
- viii) Travelling for the purpose of receiving medical treatment, surgery or medical investigations.

Please see pages 21, 24, 25 and 26 for exclusions relating to the health of **close relatives, business associates**, or travel companions who are not insured but whose health may affect the **trip**.

If your Policy Schedule shows that you have purchased Plus or Premier Cover.

Declaration

The John Lewis Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and the cover provided.

Medical Exclusions

If at the time of purchasing this policy, and when booking a **trip** under an annual multi-**trip** policy, anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- A. Has anyone been referred to and is still waiting to be seen by a hospital doctor?
- B. Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- C. Does anyone have a condition for which a **terminal prognosis** has been given?
- D. Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

Health Questions

At the time of taking out this policy, and also when booking a **trip** (under an annual multi **trip** policy) **you**, and each insured person must read, and be able to answer 'No' to the health questions (1-9).

If anyone insured under this policy answers 'Yes' to any of the questions, they must contact **us** on **0345 111 0030**, to declare all their existing medical conditions regardless of whether they are applicable to

the health questions below, and to see if cover can be provided.

You may have to pay an extra premium to include cover for **your** medical conditions.

You must ensure that all answers to medical questions that **you** give are truthful and accurate. In the event that **you** do not notify **us** if required to do so, or **you** do not declare fully and accurately all existing medical conditions when contacting **us** **we** reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.

If **you** are in any doubt as to how to answer any questions, **you** must refer to **your** GP.

1. Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
2. Has anyone ever been diagnosed with or received any treatment or medication for any heart/cardiac problem?
3. Does anyone have a breathing condition for which they take more than 2 prescribed medications, or which their medication has changed in the last 6 months?
4. Does anyone have a breathing condition which in the last 5 years has required either the use of supplementary oxygen or the use of a nebuliser?
5. Has anyone ever been diagnosed with or had treatment for any circulatory condition? (Including stroke, TIA, blood clots), or diabetes?
6. Has anyone ever been diagnosed with or had treatment for High Blood Pressure? (Where high blood pressure is controlled by no more than one medication and their medication has not changed in the last 6 months, this question can be answered as 'No')
7. Has anyone been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
8. Has anyone ever had an organ transplant, or been on kidney dialysis?
9. Has anyone ever had dementia, or any other psychiatric or psychological illness?

If **you** can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact **us** as **you** may be charged an additional premium unnecessarily.

Changes to your health (applies to Annual Multi-Trip policies only)

Part One

If **your** health changes after **you** purchased **your** policy but before **you** travel, **you** must contact **us** immediately on **0345 111 0030**, to tell **us** about these changes if because of these **you**:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell **you** if **we** can cover these medical conditions free of charge or for an additional premium.

Part Two

If **we** cannot cover **your** medical conditions, or **you** do not want to pay the additional premium quoted, **we** will give **you** the choice of either:

- Cancelling **your** policy and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to); or
- Making a cancellation claim for any pre-booked **trips**; or
- Continuing the policy but without cover for **your** medical conditions.

Schedule of Benefits

This table indicates the limits of cover available under each section of the policy. It should be read in conjunction with **your** Policy Schedule which will confirm what level of cover **you** have taken along with details of any optional covers **you** have selected.

Section Number	Section	Essential		Plus		Premier	
		Limit	Excess	Limit	Excess	Limit	Excess
Section 1	Cancellation	£1,000	£100	£5,000	£60	£8,000	£50
Section 2	Missed Departure	N/A	–	£600	–	£1,000	–
Section 3	Delay and Holiday Abandonment Delay benefit	£15 per 24 hours	–	£20 per 12 hours	–	£30 per 8 hours	–
	Maximum payment Holiday Abandonment	£300 £1,000	£100	£400 £5,000	£60	£600 £8,000	£50
Section 4	Curtailment	£1,000	£100	£5,000	£60	£8,000	£50
Section 5	Medical and Other Expenses	£2m	£100	£5m	£60	£10m	£50
Section 6	Hospital Benefit Daily benefit Maximum payment	£15 £300	–	£25 £750	–	£50 £1,500	–
Section 7	Personal Accident Loss of limbs or sight Permanent Total Disablement Death Benefit (aged 18 – 64) (aged under 18)	N/A	–	£25,000 £25,000 £15,000 £2,500	–	£50,000 £50,000 £30,000 £3,500	–
Section 8	Personal Belongings Valuables Single item limit	£500 £200 £200	£100	£1,500 £300 £300	£60	£2,500 £400 £400	£50
NB Cover under section 8 is only applicable on Essential if you have paid the additional premium							
Section 9	Delayed Baggage Per 12 hours Maximum payment	N/A	–	£50 £150	–	£100 £300	–
Section 10	Money and Documents Cash limit (aged over 18) (aged under 18)	N/A	–	£500 £200 £75	£60	£800 £300 £100	£50
Section 11	Loss of Passport	N/A	–	£250	–	£500	–
Section 12	Personal Liability	£2m	£200	£2m	£200	£2m	£200
Section 13	Catastrophe	N/A	–	£500	–	£1,000	–
Section 14	Mugging Per 24 hours Maximum payment	N/A	–	£50 £500	–	£100 £1,000	–
Section 15	Pet Care	N/A	–	£200	–	£500	–

Schedule of Benefits

Section Number	Section	Essential		Plus		Premier	
		Limit	Excess	Limit	Excess	Limit	Excess
Section 16	Travel Legal Guard	N/A	–	£25,000	–	£50,000	–
Section 17	End Supplier Failure	N/A	–	£1,500	–	£1,500	–
Section 18	Holiday Dispute Assistance	N/A	–	N/A	–	£25,000	£35
Section 19	Hijack Per 24 hours Maximum payment	N/A	–	N/A	–	£100 £1,000	–
Optional sections of cover							
Section 20	Winter Sports Winter sports equipment Winter sports equipment hire Daily benefit Maximum payment Ski Pack Piste closure Daily benefit Maximum payment Avalanche cover Daily benefit Maximum payment	N/A	–	£400 £20 £400 £250 £30 £300 £30 £300	£60 – – – – – –	£750 £30 £600 £350 £50 £500 £50 £500	£50 – – – –
Section 21	Golf Golf Equipment Golf Equipment hire Daily benefit Maximum payment Green Fees Daily benefit Maximum payment	N/A	–	£1,000 £20 £200 £50 £300	£60 – – –	£1,000 £20 £200 £50 £300	£50
Section 22	Wedding Wedding attire (per couple) Wedding gifts (per couple) Wedding rings (per ring) Photographs and video	N/A	–	£1,500 £1,000 £500 £750	£60 £60 £60 –	£1,500 £2,000 £1,000 £750	£50 £50 £50 –
Section 23	Technology	N/A	–	£1,500	£60	£2,500	£50

All cover limits and excesses shown are per person.

Excesses

1. Double **excess** – if **you** have selected the double **excess** option **your excess** will be double that shown in the table other than for sections 12 and 18 where the double **excess** option does not apply. **Your** Policy Schedule will confirm whether or not **you** have taken the double **excess** option.
2. **Excess** waiver – if **you** have selected the **excess** waiver option **you** will not have to pay the **excess** shown in the table other than for sections 12 and 18 where the **excess** waiver option does not apply. **Your** Policy Schedule will confirm whether or not **you** have taken the **excess** waiver option.

3. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed. Please note that the sum insured is the most **you** can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy. All cover limits and **excesses** shown are per person.

Optional Sections of cover are subject to payment of an additional premium. If **you** have paid for this optional add-on, it will be shown on **your** Policy Schedule.

Definitions

Wherever the following words and phrases appear in this policy or the schedule they will always have the meanings shown below. These terms may have different meanings under Section 16, Section 17 and Section 18. Please refer to these individual sections for more information.

Accidental injury – Injury to **you** resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

Acts of terrorism – An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any Government and/or to cause fear to the public, or any section of the public.

Booked Scheduled Transport – The following regular scheduled forms of transport: Train, Coach, Bus, Aircraft or Sea Vessel which run to a timetable and where **you** are a fare-paying passenger, and pre-booked Taxis.

Business associate – Anyone who works at **your** place of business and who needs to be in work while **you** are away so the business can run properly.

Catastrophe – Earthquake, Explosion, Fire, Flood, Hurricane, Lightning, Storm and Tempest.

Child – A person under 18 or 21 or under if in full time education.

Close relative – **Your** mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

Couple – Two adults living at the same address who are married, in a civil partnership or living together as if they are married.

Excess – The amount(s) **you** will have to pay towards any claim. This applies to each section claimed under (if applicable), per insured person, per insured incident.

Family – Up to two adults under 65 living at the same address who are married or living together as if they are married, with any number of dependent children (son, daughter, grandchild, step child, foster child) under 18 or 21 or under if in full time education.

Fragile Articles – Perishable goods, glass, antiques, works of art and china.

Hijack – The unlawful seizure or wrongful exercise of control of the aircraft, sea vessel or train (or crew thereof) in which **you** are travelling as a passenger.

Home – The address where **you** live in the **United Kingdom**.

Labour dispute or protest – Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Manual Work – Any work that involves working at heights of more than 2 metres and/or the use of physical labour, including but not limited to construction, installation, assembly, building work and any work involving the use of heavy machinery or specialist equipment.

Mugging – Theft or attempted theft involving an act of violence against **you** by someone not insured on this policy which results in **your** injury and hospitalisation.

Period of insurance – The period **you** are covered for as shown in **your** Policy Schedule.

The time that cover for particular sections starts and ends is given in more detail below.

- For single-trip insurance

Cancellation cover starts on the date of issue shown on **your** Policy Schedule. All other cover begins when **you** leave **home** to go on **your** trip and lasts until **you** return **home**, as long as that is within the **period of insurance** **you** have paid for.

- For annual multi-trip insurance

Cancellation cover starts when **you** book each **trip** or on the start date shown on **your** Policy Schedule, if this is later. Cover under all other sections begins when **you** leave **home** to go on **your** trip and ends when **you** return **home** from that **trip**.

The insurance is only valid if **you** have insured the whole duration of each individual **trip**, as shown on **your** policy schedule. For Annual Multi-Trip this will either be a maximum **trip** duration of either 31, 45 or 60 days per **trip**, as shown on **your** policy schedule. The start and finish dates of the **trip** must fall within the 12-month period shown on **your** Policy Schedule.

For holidays booked during the 12-month period and that start after the end of the 12-month period, **we** will provide cancellation cover until the policy ends.

We will extend the **period of insurance** by up to 30 days, at no extra cost, if **you** have to stay on **your** trip longer because of events which **you** have no control over. If the transport **you** are on is **hijacked**, **we** will automatically provide worldwide cover. The **period of insurance** will continue for up to 12 months without extra charge.

Personal Belongings – Items owned entirely by **you** including **your** luggage and their contents, articles **you** are wearing or carrying with **you** including **your** valuables.

Permanent Total Disability – Total and permanent disability which medical evidence confirms will prevent **you** undertaking paid work of any and every kind for the rest of **your** life.

Ski Pack – Ski-school fees, ski-instructor fees, hired skis, hired ski boots and bindings, hired snowboard, hired snowboard boots and bindings or hired ice-skates, and the cost of any lift pass **you** have booked.

Stable condition – A medical condition which has shown no signs of deterioration and which has not required a change or increase in medication in the last 12 months and which has not necessitated a consultation with a General Practitioner or specialist more regularly than every 6 months.

Terminal prognosis – When a doctor tells a patient that they have a condition that will eventually lead to their death.

Trip – **your** holiday or business **trip** that starts and finishes from **your** home address in the **United Kingdom**. The start and finish dates of the **trip** must fall within the **period of insurance**.

Unattended – Where **you** are not in a position to prevent unauthorised interference with the theft or damage to **your** property.

United Kingdom – Great Britain and Northern Ireland, and the Isle of Man.

Valuables – Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, tablet devices, MP3 players and electronic games.

We, our, us – Ageas Insurance Limited in respect of all Sections of cover, other than Section 16 –Travel Legal Guard, Section 17 – End Supplier Failure cover and Section 18 – Holiday Dispute Assistance where other definitions of this term are provided.

Winter Sports – Please see page 16 for the list of Winter Sports activities that are covered.

You, your – Each insured person named on the Policy Schedule who the correct premium has been paid for. Assistance International is a 24-hour worldwide emergency service. If **you** need help following a medical emergency, please call: +44 23 8064 4633.

Geographical limits

Your Policy Schedule will set out the geographical limits of **your** cover. Before travelling please ensure that **your trip** is within the geographical limits identified. These are based on the definitions below:

Area UK England, Scotland, Wales, Northern Ireland, the Isle of Man and the Scilly Isles.

Area EU Europe, the Channel Islands, the Republic of Ireland, the Canary Islands, Algeria, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey.

Area XU Worldwide except the United States of America, Canada and the Caribbean.

Area WW Worldwide.

Who to contact: Medical Emergency – Assistance International

Assistance International is a 24-hour worldwide emergency service. If **you** need help following a medical emergency, please call: +44 23 8064 4633.

The numbers from the countries most often visited are as follows.

USA and Canada: 011 44 23 8064 4633

France, Greece, Portugal, Spain and Italy: 00 44 23 8064 4633

Fax number: +44 23 8064 4616

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Information needed in medical emergencies

- **Your** name and address, and **your** phone or fax number abroad
- **Your** policy number shown on the schedule
- The details of **your** booked outward and return journeys

- The type of help **you** need.

If **you** go into a hospital abroad and **you** are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.

We may be required to contact **your** GP in the **United Kingdom** to check **your** medical records.

Getting you home after a medical emergency

If **you** are too ill to return **home** using **your** return travel tickets, Assistance International can arrange other travel for **you**. In special circumstances, they will arrange a road or air ambulance. Before **you** travel, the doctors looking after **you** must provide a certificate confirming that it is medically necessary for **you** to return **home** and that **you** are fit to travel. The conditions of Section 5 'Medical and other expenses' and condition 5 of the general conditions that apply to all sections also apply to the service provided by Assistance International.

Paying medical fees

If possible, **you** should pay for **your** medical treatment and then claim these costs back when **you** return **home**. If **you** cannot pay the medical costs out of **your** own money, contact Assistance International.

European Health Insurance Card

A European Health Insurance Card (EHIC) entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. **You** can pick up an EHIC application form from **your** local Post Office or **you** can complete this online by visiting www.dh.gov.uk/travellers. If **we** agree to a claim for medical expenses which has been reduced because **you** used an EHIC or private health insurance, **we** will not apply the **excess** for this section. If **you** do not have an EHIC, this insurance policy will still be valid.

Making a claim

Section 17 – End Supplier Failure

Please refer to Section 17 on pages 40 and 41 for details as to how to claim for End Supplier Failure cover.

Section 18 – Holiday Dispute Assistance

Please refer to Section 18 on pages 41 to 46 for details as to how to claim for Holiday Dispute Assistance cover.

To make a claim under all other Sections of the policy, please call **our** Claims Helpline on **0345 123 1160** as soon as possible to report the claim. The phone line is open 24 hours a day, 365 days a year. They will lodge **your** claim and issue a claim form.

Fill in the claim form and return it with the relevant proof **we** need as stated here and on the claim form. All the certificates, accounts, receipts, information and evidence **you** send must be in the form **we** ask for. Always send originals and not photocopies. Please ensure **you** keep copies of any documents **you** send to **us**. **You** must pay any costs involved in providing these documents.

We may be required to contact **your** GP in the **United Kingdom** to check **your** medical records.

Please do not send any documents until **you** send in **your** claim form.

We will aim to answer all correspondence within five working days of receiving it.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Please note that **you** can only claim for **costs and expenses** that are not recoverable from any other source.

Please notify **us** of **your** claim as soon as possible. Any unreasonable delays in **your** notification may mean that **we** may not pay **your** claim or may only pay part of it.

You must supply the following to support the validation of **your** claim:

Cancellation

Please send **us**:

- the reason for cancelling the **trip**
- **your** booking invoice or receipt and **your** cancellation invoice
- independent written proof of the reason for cancellation. For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured to confirm that cancellation was medically necessary.

Missed departure – extra travel and accommodation expenses

You must send receipts or bills for **your** expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how **you** got to the port or airport.

Delay

When **you** claim **you** must ask the airline or transport company to confirm in writing:

- the cause of the delay or cancellation
- the period of the delay
- the scheduled time of departure and arrival
- the actual time of departure and arrival.

Curtailed

Please give the reason **you** cut **your trip** short, confirming that **you** had to come **home** early. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel. **You** must then send this with **your** claim form.

Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses **you** have paid.

Personal accident

Please send full details of the accident and injury.

Personal belongings, delayed baggage, winter sports equipment, golf equipment, technology cover and wedding cover

Please send full details of the belongings which have been lost, stolen or damaged. **You** should also send receipts, proof of ownership, or bills for the cost of repairs. For loss or theft claims, **you** must also send a police report. If **your** belongings were lost, stolen or damaged while in the care of a carrier or handling agent, **you** must send a 'carrier's report' or 'property irregularity report' as well as the travel tickets and luggage receipts the carrier or handling agent gave **you** when **you** checked in. **You** must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost.

For delayed baggage claims, please send receipts for the replacement items **you** have bought and a 'carrier's report' or 'property irregularity report'.

Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money **you** withdrew or that was held by **you** for business reasons.

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability

You must send **us** any writ, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** permission in writing.

Catastrophe

Please ask the company providing accommodation, the police or **your** tour operator's representative to confirm in writing that **you** could not use **your** original accommodation and the reason why.

Mugging

Please send a police report and a certificate from the doctor confirming the injuries **you** received and the period **you** were in hospital receiving inpatient treatment.

Pet care

Please send receipts for the extra kennel or cattery fees **you** have paid. Please also send proof of delay, see Delay section on page 11.

Travel Legal Guard

Please send full details of the accident and **your** injury.

Winter sports and golf equipment hire

Please send receipts for the cost of hiring the snowboard or skis or golf clubs and full details of what was lost, damaged or stolen.

Ski Pack (lessons, hire and lift pass)

Give the reason for cutting short the use of **your ski pack** and send **us** a medical certificate confirming that this was necessary.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. **You** must also send **your** receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible for the period claimed due to an avalanche or a landslide.

Green Fees

Please ask the relevant authority to confirm in writing that the golf course was closed or please get written evidence of **your** illness/injury in the form of a medical certificate from a registered doctor.

Sports and Activities

Within the policy, for example under Section 5 (Medical and other expenses), **you** are not covered for claims caused by **you** taking part in **winter sports** (unless **you** have paid the extra Winter Sports premium), mountaineering, potholing, riding or driving in any kind of race, flying (except as a passenger in a fully-licensed passenger carrying aircraft) or doing any other dangerous activity. However, **we** automatically cover the activities listed below as standard.

Abseiling Professionally organised and supervised **Aerial Safaris** In a chartered aircraft, and an organised excursion

Angling Non-professional or semi professional

Antarctic Cruises No camping. Must be sleeping on ship or vessel only

Archery Properly supervised

Badminton Non-professional or semi professional

Banana Boat

Baseball Non-professional or semi professional

Basketball Non-professional or semi professional

Body Boarding Non-professional or semi professional

Bowls Non-professional or semi professional

Camel Riding Not racing

Canoeing/Rafting/Whitewater Excludes White water rafting, canoeing or Kayaking above category 2

Catamaran Sailing Coastal waters - not ocean going or racing. (12 miles from the coast maximum) Personal Liability Excluded

Cave Tours Only when accompanied by a qualified guide

Clay Pigeon Shooting Organised event, non-professional

Cricket Non-professional or semi professional

Cross Country Running Non-professional or semi professional

Curling Non-professional or semi professional

Cycling As a means of transport. Excludes Mountain Biking

Deep Sea Fishing

Dinghy Sailing Coastal Waters only. No Country to Country. (12 miles from the coast maximum) Personal Liability Excluded - no cover for vessel

Driving a car, van, lorry or similar form of motorised transport Driver must have the appropriate licence (Non competitive, Excludes professional drivers other than car drivers) excludes Personal Liability and vehicle cover

Driving or riding as a passenger on a motorcycle or moped Only if the driver has the appropriate licence to do so. Insured must wear a helmet. Excludes Personal Liability and vehicle cover

Dolphin Swimming Professionally organised **trips** only

Dry Slope Skiing

Elephant Riding Professionally organised **trips** only

Fell Running Non-professional or semi professional

Fell Walking Must not be using (or recommended to use) picks, ropes or climbing equipment

Fencing Amateur Only

Fishing

Football Not professional, semi professional, competition or tournament or Training Camp

Gliding Not piloting or crewing - Must be flying with qualified pilot

Go karting Up to 120cc - Excludes Personal Liability and vehicle cover

Golf See optional 'Golf Cover' add-on for extra cover benefits

Gorilla Trekking

Gymnastics Not professional or semi professional

Hiking/Walking/Trekking No ropes or climbing equipment being used (on recognised tourist routes)

Horse Riding Excludes Jumping, Hunting and Competition

Hot air ballooning Licensed operator only, not piloting

Husky Dog sleighing (Passenger)

Ice Skating (on an ice rink)

Indoor Climbing At a properly organised activity centre only

Jet boating As a passenger only

Jet Skiing Excludes Personal Liability

Kayaking (river) - See Canoeing

Kite Boarding Not racing / No cover for kite damage

Kite Buggy Not racing / No cover for kite damage

Kite Surfing Not racing / No cover for kite damage

Lapland trips Skidooing, husky dog sledge, reindeer sledge (All as passenger only)

Light Aircraft (Passenger Only) Must be a paying passenger - Aircraft must be registered to carry passengers

Marathon Running Including Charity Runs - Not professional

Military Aircraft (Travelling on) When it forms part of pre-booked travel arrangements and is as a passenger in fully licenced passenger carrying aircraft

Motorcycling No racing or competing and subject to policy terms - Excludes Personal Liability

Mountain Boarding Non-professional or semi professional

Mono Skiing (on water)

Netball Non-professional or semi professional

Non Competitive Running Provided not exceeding marathon length (26.2miles)

Orienteering

Paint Balling/War Games

Paragliding/Parascending over water Only when attached to a speedboat

Parapenting Over water only

Passenger Sledge Not competition

Pony Trekking

Powabykes (Up To 15mph) Excludes Personal Liability

Quad biking (including ATV's) Only if wearing a helmet & protective clothing, up to 125cc, not racing or competing - Excludes Personal Liability - not covered as a means of transport

Racket Ball

Rambling

Rifle Shooting At a rifle range only and must be adequately supervised. Excludes Personal Liability

Ringos

River Boarding Up to category 2 only

River Bugging

River Sledding

Roller Skating/Blading /Hockey Non-professional or semi professional - Incidental only

Rounders

Rowing Non-professional or semi professional

Safaris without guns Professionally Organised Tours only

Sail Boarding

Sailing Coastal Waters only. No Country to Country. (12 miles from the coast maximum) Personal Liability Excluded - no cover for vessel

Sand Dune Surfing

Sand Buggyng Up to 150cc Excludes Personal Liability

Scuba Diving (30 meters) Down to 30 meters - Must be a qualified diver or accompanied by qualified diver

Shark Diving (In Cage in Water) Professionally organised & supervised

Shooting (Range only) Must be adequately supervised (Range Only) - Excludes Personal Liability

Skateboarding

Skidooing (Passenger only)

Skin Diving see Scuba diving

Skim Boarding

Sky Diving Indoor (Wind Tunnel) Professionally Organised Activity Centre

Sledding

Small Bore Target Shooting Excludes Personal Liability

Snorkelling

Summer Tobogganing

Surfing Non-professional or semi professional

Swimming Non-professional or semi professional

Table Tennis Non-professional or semi professional

Ten Pin Bowling Non-professional or semi professional

Tennis Non-professional or semi professional

Trapeze Activity Centre only - secure environment with harness and nets

Trekking No ropes or climbing equipment being used (on recognised tourist routes)

Tug of War Non-professional or semi professional

Volley Ball Non-professional or semi professional

Wakeboarding Non-professional or semi professional

Wall Climbing (Indoor) Properly organised activity centre

Waterpolo Non-professional or semi professional

Waterskiing Non-professional or semi professional

Whitewater Rafting Up to category 2 only

Wilderness Walking On Organised Tour/Recognised Tourist Routes

Wind Surfing

Yachting Coastal Waters only. No Country to Country (12 miles from the coast maximum) Personal Liability Excluded - no cover for vessel

Zip Wiring Professionally organised only

Zorbing

Winter Sports and Activities

The following list details the **winter sports** and activities that this policy will cover if **you** have chosen to take out the optional Winter Sports cover, have paid the additional premium and **your** policy schedule shows that this is included.

Cross-country skiing

Dog Sledding

Downhill Skiing Non-professional or semi professional and not racing

Glacier Walking

Heli Skiing

Husky Dog Sleighing (Driving) Excludes Personal Liability

Ice Fishing

Ice Skating Excludes speed racing

Mogul Skiing

Mono Skiing

Off-Piste Skiing Only if qualified or accompanied by a qualified guide or instructor

Off-Piste Snowboarding Only if qualified or accompanied by a qualified guide or instructor

Skidooing (Driving) Excludes Personal Liability

Skiing on-piste

Snowboarding on-piste

Snowmobiling Excludes Personal Liability

Snow Parascending

Snow Shoe Expedition Professionally Organised Expedition

Snow Tubing

Speed skating

Tobogganing Non-professional or semi professional

Hazardous Sports and Activities

The following list details the hazardous sports and activities that this policy will cover if **you** have chosen to take out the optional Hazardous Sports cover, have paid the additional premium and **your** policy schedule shows that this is included. **You** will need to call **us** on **0345 111 0030** to arrange cover.

Athletics Non-professional or semi professional

Australian Rules Football Non-professional or semi professional

Biathlon Non-professional or semi professional

BMX Biking Including using half-pipes etc. Non Competitive at parks etc. only

Bungee Jumping Professionally organised & supervised

Canoeing/Rafting/Whitewater Above category 2

Cattle Driving Professionally organised & supervised

Cycle Racing Not professional or semi professional

Endurance Tests Triathlon

Gymkhana Not professional or semi professional

Heptathlon

High Diving Pool only - no cliff diving etc.

Hockey Not professional or semi professional

Hurling

Lacrosse Not professional or semi professional

Land Skiing (Non-snow)

Mountain Biking Cover for recreational mountain biking, including cross-country mountain biking. No cover for the more technical/extreme disciplines such as downhill, freeride, trials/slalom and street riding.

Octopushing Underwater Hockey - non-professional or semi professional

Pelota Non-professional or semi professional

Pentathlon Non-professional or semi professional

Pot holing

Rugby Non-professional or semi professional

Scuba Diving (40 meters) Down to 40 meters - must be a qualified diver or accompanied by qualified diver

Sea kayaking Coastal waters only (12 miles from the coast maximum)

Shinty

Squash Non-professional or semi professional

Team Building Refer to more specific activity and apply accordingly

Trampolining Non-professional or semi professional

Triathlon Non-professional or semi professional

Via Ferrata Not covered if using climbing equipment & ropes

Whitewater Rafting Above category 2

Weightlifting Non-professional or semi professional

There is no cover for any insured person participating in any professional or semi-professional activities, competitive events or tournaments.

If **you** intend to undertake any activity not listed in the policy that may be considered hazardous or **you** require confirmation of whether **your** activity is insured, please call **us** on **0345 111 0030**. **We** may be able to cover **your** activity as standard, or in some cases for an additional premium.

Important

Under Section 12 (Personal Liability), **you** will not be covered for liability caused directly or indirectly by **you** owning or using any aircraft, motorised vehicle, boat, or any form of motorised leisure equipment.

Important Information

1. About the cover and conditions

This is **your** contract of insurance. It contains certain conditions in each section and general conditions on pages 54 and 55. **You** must meet the conditions or **we** will not accept **your** claim. **We** have designed this insurance to cover a number of events which could affect **your trip**, but there are certain things which are not covered.

2. Limit of cover

Each section of the personal insurance cover shows the most **you** can claim, but other limits may apply – for example, a separate limit exists for **valuables** under the **personal belongings** section and a separate limit exists for cash in the Money and Documents section. If **you** can provide proof of ownership such as an original purchase receipt or valuation, a manual, charger or box, **we** will pay the replacement cost, otherwise **we** will assess the claim after any suitable deduction for wear and tear and depreciation if applicable.

3. Cancelling your policy

If **you** are not satisfied with this policy and have not taken a **trip** protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked **trip**), **you** can cancel this policy within 14 days from the date **you** receive the policy wording and Policy Schedule. **We** will then refund **your** premium in full. **We** will not refund **your** premium after the 14-day period. If **you** have a single-**trip** policy, **we** will only refund **your** premium if the period from the date **we** issued the policy until **your** scheduled return date **home** is greater than 28 days. For both single **trip** and annual multi **trip** no refund of premium will be available after the 14 days. If **you** want to cancel **your** policy, please contact **us** on **0345 111 0030**. **We** or anyone **we** authorise have the right to cancel this policy at any time by sending **you** 14 days notice in writing where there is a valid reason for doing so. **We** will send the notice to the last known address **we** have for **you** and **we** will set out the reason for cancellation in **our** letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to **us**.
- Where **we** suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means **we** no longer wish to provide cover.

As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy. If any claim has been made during the period of cover provided, **you** must pay the full premium and **you** will not be entitled to any refund.

4. When this policy is valid

This policy is only valid if **you** also have a Policy Schedule showing the correct premium and **you** have paid the premium. The policy describes the cover provided for **you** and the conditions which **your** cover depends on.

5. One-way trips

This insurance is designed to cover a round **trip** which starts and finishes at **your** usual **home** in the **United Kingdom**. **We** may arrange insurance for one-way **trips** of up to 17 days on request. This is limited to the cover and conditions that would have applied if **you** had arranged to return to the **United Kingdom** at the end of the **period of insurance**.

6. Looking after your belongings

You must look after **your personal belongings**, in particular **your valuables** and money. **You** should ensure that **you** carry **your valuables/money** with **you** at all times or ensure they are secure in **your** locked accommodation, a locked safety deposit box or locked safe. If **you** do not take reasonable steps to protect **your** property, **we** may not accept **your** claim.

7. Excesses

We will take an **excess** off each claim **you** make, per insured person, under certain sections of this insurance policy. The amount **you** will have to pay towards a claim is shown under each section. If **we** agree to a medical expenses claim (Section 5) which has been reduced because **you** have used an EHIC, or private health insurance, or through a reciprocal health agreement, **you** will not have to pay the **excess** under that section. If **you** have chosen to benefit from a reduced premium by taking out the double **excess** option, this will be shown on **your** schedule. If **you** have selected the **excess** waiver option **you** will not have to pay the **excess** other than for sections 12 and 18 where the **excess** waiver option does not apply.

Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

8. For annual multi-trips

UK Trips

Annual multi-**trip** insurance provides cover for **trips** in the **United Kingdom**, only if they include at least two nights' accommodation, which **you** must pay for and which has been pre-booked.

Couples and families

Annual multi-**trip** cover for **couples** and **families** allows the adults covered under the policy to travel either together or separately. A **child** covered under the annual multi-**trip family** policy can only travel without the insured adults if he or she is travelling with and under the supervision of an adult who is responsible for his or her care for the length of the **trip**.

Winter sports

Annual multi-**trip** cover will provide up to 17 days' Winter Sports cover in one year if **you** have paid the appropriate premium.

Declaration

The declaration applies to each **trip** separately.

Limits of cover

The limits of cover apply to each insured person and each insured **trip** separately.

9. For business travel insurance

The single-**trip** and multi-**trip** premium will automatically cover **you** while **you** are away from **home** on a business **trip** which is for managerial, clerical or other non-manual work.

10. Eligibility

This policy is only available to persons who have been resident in the **United Kingdom** for at least 6 months prior to taking out this insurance, who have a **home** address in the **United Kingdom** and who are registered with a General Practitioner in the **United Kingdom**.

Your Cover

Section 1 - Cancellation

- Essential: Up to £1,000
- Plus: Up to £5,000
- Premier: Up to £8,000

What is covered

You will be covered for **your** proportion of expenses **you** have paid or legally have to pay for **your** unused travel and accommodation which **you** do not use if **you** have no choice but to cancel the **trip** as a result of one of the following commencing during the **period of insurance**:

- You** death, injury or illness or that of **your** travelling companion (not including a tour leader or someone **you** have paid to provide any part of **your trip**), the person **you** are going to stay with, a **close relative** or **business associate**
- You** or **your** travelling companion being required by the police to stay at **home** as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to **your** or their **home** or usual place of business in the **United Kingdom**
- You** or **your** travelling companion being required for jury service or as a witness in a court of law in the **United Kingdom** as long as **you** became aware of the commitment after taking out this policy or booking the **trip** (whichever is later)
- You** being made involuntarily redundant if **you** are under 65 and have 2 years' continuous employment with the same employer
- You** or **your** travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, **acts of terrorism**, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

Note - For single-**trip** cover, cancellation insurance starts on the date of issue shown on **your** Policy Schedule. For annual multi-**trip** cover, each **trip** is covered when **you** book it or on the start date shown on **your** Policy Schedule, whichever is later.

In the event of **your** flight being booked in conjunction with a frequent flyer programme, **we** will pay the cost of an equivalent flight to be taken within 3 months from the date of loss.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for claims caused directly or indirectly by the following:
 - (a) **You** deciding **you** no longer want to travel
 - (b) A **labour dispute or protest**
 - (c) Government regulations, acts of parliament or currency restrictions
 - (d) **Your** financial circumstances or unemployment (other than redundancy if **you** are under 65 and have two years' continuous employment with the same employer)
 - (e) The tour operator, or anyone **you** have made travel or accommodation arrangements with, failing to provide the arrangements
 - (f) **Your** disinclination to travel or loss of enjoyment of **your trip**
 - (g) **You** travelling against medical advice or to get medical treatment
 - (h) **You** failing to get a valid passport or other travel documents **you** need
 - (i) **Your** suicide, attempted suicide, intentional self injury, or knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life).
2. If **you** receive compensation from someone or somewhere else, **we** will deduct this from **your** claim.
3. Costs which have been paid for on behalf of a person who is not insured under this policy.
4. If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a **stable condition**, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a **stable condition**, at regular intervals which have been arranged beforehand)
 - had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.

5. **We** will not pay the first £100 for Essential Cover, £60 for Plus Cover or £50 for Premier Cover (£10 for deposit-only claims), of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. **You** must do everything that **you** can to get to the airport, port or station **you** are leaving from on time.
2. If **you** do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as **you** need to cancel **your trip**, the amount **we** pay will be limited to the cancellation charges that would have applied at that time.

Section 2 - Missed Departure - extra travel and accommodation expenses

- Essential: No cover
- Plus: Up to £600
- Premier: Up to £1,000

What is covered

If one of the following takes place during the **period of insurance**, **you** will be covered for the cost of extra accommodation (room only) and travel expenses to allow **you** to carry on with **your trip** if **you** arrive at **your** international or final departure point too late to board **your booked scheduled transport** which departs without **you**:

1. **Labour dispute or protest**, mechanical breakdown or bad weather which interrupts **your** scheduled public transport services, including booked connecting flights.
2. An accident or breakdown involving the car in which **you** are travelling in during the **period of insurance** and which causes **you** to arrive at the airport, port or station **you** are leaving from too late to start the journey **you** have booked.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply.

1. **You** must do all that **you** can to arrive at the airport, port or station **you** are leaving from on time.
2. In the case of a **labour dispute or protest**, **you** will only be covered if the dispute is announced and begins during the **period of insurance** and after **you** have booked **your trip**.
3. If **you** miss the departure because **your** car breaks down or **you** are involved in an accident, **you** must send **us** a repairer's report or police accident report.
4. The car **you** are travelling in must be roadworthy and maintained in accordance with the manufacturer's recommendations.

Section 3 - Delay and Holiday Abandonment

- Essential £15 per 24 hours up to £300
- Plus £20 per 12 hours up to £400
- Premier £30 per 8 hours up to £600

What is covered

If the transport on which **you** are booked as a passenger for **your** outward or return journey is delayed for reasons which **you** (or the tour operator) cannot control, **we** will pay **you** one of the following benefits:

1. Compensation of:
 - £15 for each full 24-hour period that **you** are delayed, up to a limit of £300 for Essential Cover
 - £20 for each full 12-hour period that **you** are delayed, up to a limit of £400 for Plus Cover
 - £30 for each full 8-hour period that **you** are delayed, up to a limit of £600 for Premier Cover

We will work out the length of the delay based on the difference between **your** scheduled time of arrival and **your** actual arrival time at **your** final destination; or
2. **Your** cancellation charges (up to £1,000 for Essential Cover, £5,000 for Plus Cover and £8,000 for Premier Cover) if, after a 12-hour delay to the departure of **your** outward journey from the **United**

Kingdom, you decide to cancel the **trip**, subject to a cancellation **excess** of £100 for Essential Cover, £60 for Plus Cover and £50 for Premier Cover unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above.

Your Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for the following:
 - (a) Any claims if **you** took this insurance out within four weeks of the date **you** are due to leave and it is public knowledge that the journey could be delayed
 - (b) Claims caused by the tour operator, or anyone **you** have made travel or accommodation arrangements with, ceasing to trade
 - (c) Amounts **you** can get back from someone or somewhere else if **you** decide to cancel the **trip**
 - (d) **Your** disinclination to travel or loss of enjoyment of **your trip**.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. **You** must ask the airline or transport company to confirm in writing:
 - (a) the cause of the delay or cancellation
 - (b) the period of the delay
 - (c) the scheduled time of departure and arrival; and
 - (d) the actual time of departure and arrival.

Section 4 - Curtailment

- Essential: Up to £1,000
- Plus: Up to £5,000
- Premier: Up to £8,000

What is covered

You will be covered for **your** proportion of expenses **you** have paid or legally have to pay for travel and accommodation which **you** do not use if **you** have no choice but to cut short the **trip** and **you** return **home** for one of the reasons given below.

1. One of the following people is injured, falls ill or dies:
 - (a) **You** or the person **you** had arranged to travel or stay with (not including a tour leader or someone **you** have paid to provide any part of **your trip**)
 - (b) A **close relative**
 - (c) A **business associate**.
2. **Your home** is damaged and not fit to live in, or the police ask **you** to return because **your home** has been burgled.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for claims caused directly or indirectly by the following:
 - (a) **You** taking part in **winter sports** (unless **you** have paid the extra Winter Sports premium) mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** have paid the extra Hazardous Sports premium), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity
 - (b) **You** taking part in **manual work** in connection with a profession, business or trade
 - (c) **Your** suicide, attempted suicide, intentional self injury, or knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life)
 - (d) The effect of **your** alcohol, solvent or drug dependency or long term abuse, or **you** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction)
 - (e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and **you** are wearing a helmet
 - (f) Cosmetic or elective surgery
 - (g) **You** travelling against medical advice or to get treatment
 - (h) Medication and treatment which **you** knew **you** would need while **you** were away
 - (i) **You** deciding to cut short **your trip** due to **your** disinclination to continue **your trip**, or loss of enjoyment of **your trip**.
2. Costs which have been paid for on behalf of a person who is not insured under this policy
3. If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a **stable condition**, at regular intervals which have been arranged beforehand)

- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a **stable condition**, at regular intervals which have been arranged beforehand)
- had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.

4. We will not pay the first £100 for Essential Cover, £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply.

1. If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.
2. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
3. If **you** return **home** early because of an illness, injury or death of a **close relative** or **business associate**, **you** must get a doctor's certificate confirming the illness, injury or death.
4. If **we** pay for **your** unused travel, **we** will not also make payment for **your** additional travel.

Section 5 - Medical and Other Expenses

- Essential: Up to £2 million
- Plus: Up to £5 million
- Premier: Up to £10 million

What is covered

You will be covered for the following expenses caused by **you** becoming ill, being injured or dying during the **period of insurance**, as long as the expenses are necessary:

1. (a) Expenses **you** would have to pay, outside the **United Kingdom** and the country where **you** normally live, within 12 months of the start of **your** illness or injury. The expenses must be for medical, surgical or hospital charges, ambulances, nursing **homes** and nursing
- (b) The extra cost of returning to **your home**, including returning **you** by air ambulance if this is medically necessary
- (c) **Your** extra accommodation (room only) expenses
- (d) Extra travel and accommodation (room only) expenses for one person who has to either stay with **you** or travel from the **United Kingdom** to escort **you home** if **you** are seriously ill or injured
- (e) The extra cost, above that which would be paid in the **United Kingdom**, for funeral expenses abroad or of bringing **your** body or ashes **home**
- (f) If **you** are on a business **trip** and **your** company needs to send someone to replace **you**, **we** will pay their replacement's economy class air fare or second-class rail fare to the point at which **you** were too ill to continue the business **trip**

- (g) Emergency dental treatment up to £300 for the immediate relief of pain only.
2. **You** will be covered for extra travel expenses which are necessary if **you** have to return **home** early because a **close relative** or **business associate** is seriously ill or injured or has died during the **period of insurance**.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply.

1. **You** are not covered for claims caused directly or indirectly by the following:
 - (a) **You** taking part in **winter sports** (unless **you** have paid the extra Winter Sports premium) mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** have paid the extra Hazardous Sports premium), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity
 - (b) **You** taking part in **manual work** in connection with a profession, business or trade
 - (c) **Your** suicide, attempted suicide, intentional self injury, or knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life)
 - (d) The effect of **your** alcohol, solvent or drug dependency or long term abuse, or **you** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction)
 - (e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and **you** are wearing a helmet
 - (f) Cosmetic or elective surgery
 - (g) **You** travelling against medical advice or to get treatment
 - (h) **You** are not covered for treatment or surgery whilst on **your trip** where the requirement for this was known prior to **your** travelling.
2. **You** are not covered for treatment or surgery which **our** medical advisers and the doctor treating **you** believe is not essential or could wait until **your** return **home**.
3. **You** are not covered for extra costs for a single room or private accommodation.
4. **You** are not covered for any treatment **you** receive after **you** have returned **home**.
5. **You** are not covered for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.
6. If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a **stable condition**, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a **stable condition**, at regular intervals which have been arranged beforehand)
 - had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.
7. **We** will not pay the first £100 for Essential Cover, £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double

excess option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed. The **excess** will not apply if **your** claim has been reduced because **you** have used an EHIC or private health insurance.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply.

1. If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.
2. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
3. If **you** return **home** early because of an illness, injury to or death of a **close relative** or **business associate**, **you** must get a doctor's certificate confirming this illness, injury or death.
4. **You** must not arrange to be taken **home** without **our** permission. **Our** medical advisers will consult the doctors treating **you** to decide whether it is necessary.
5. **We** may tell **you** to return if **our** medical advisers and the doctors treating **you** decide that **you** are fit to travel.
6. If **we** pay for **your** additional travel arrangements to return to the **United Kingdom**, **we** will not also pay for **your** unused travel.

Section 6 - Hospital Benefit

- Essential: £15 per 24 hours up to £300
- Plus: £25 per 24 hours up to £750
- Premier: £50 per 24 hours up to £1,500

What is covered

If **you** fall ill or are injured during the **period of insurance**, **you** will receive £15 for Essential Cover, £25 for Plus Cover, £50 for Premier Cover for each full 24 hours that **you** spend as an inpatient in a hospital outside the **United Kingdom** and the country where **you** normally live.

NB: Any amount **you** receive under this section will be on top of any amount that **you** receive under Section 5. **You** can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by **you** or someone travelling with **you** while **you** are in hospital.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for claims caused directly or indirectly by the following:
 - (a) **You** taking part in **winter sports** (unless **you** have paid the extra Winter Sports premium) mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** have paid the extra Hazardous Sports premium), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity
 - (b) **You** taking part in **manual work** in connection with a profession, business or trade
 - (c) **Your** suicide, attempted suicide, intentional self injury, or knowingly or deliberately putting yourself at risk (unless **you** are trying to save someone's life)

- (d) The effect of **your** alcohol, solvent or drug dependency or long term abuse, or **you** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction)
 - (e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and **you** are wearing a helmet
 - (f) Cosmetic or elective surgery
 - (g) **You** travelling against medical advice or to get treatment.
 - (h) Medication and treatment which **you** knew **you** would need while **you** were away.
-

Section 7 - Personal Accident

- Essential: No cover
- Plus: Up to £25,000
- Premier: Up to £50,000

What is covered

If, during the **period of insurance**, **you** suffer an **accidental injury** and lose **your** sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, **you** or **your** personal representatives can claim one of the following amounts:

- (a) Death (of a person aged 18 to 65)

- Essential: No cover
- Plus: £15,000
- Premier: £30,000

- (b) Loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes (for persons aged 18 to 65)

- Essential: No cover
- Plus: £25,000
- Premier: £50,000

- (c) **Permanent Total Disability** (of a person aged 18 to 65)

- Essential: No cover
- Plus: £25,000
- Premier: £50,000

NB: For a person aged under 18 the maximum benefit payable under (a) above is limited to £2,500 on Plus Cover and £3,500 on Premier Cover.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for claims caused directly or indirectly by the following:
 - (a) **You** taking part in **winter sports** (unless **you** have paid the extra Winter Sports premium) mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if **you** have paid the extra Hazardous Sports premium), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity

- (b) **You** taking part in **manual work** in connection with a profession, business or trade
 - (c) **Your** suicide, attempted suicide, intentional self injury, or knowingly or deliberately putting **yourself** at risk (unless **you** are trying to save someone's life)
 - (d) The effect of **your** alcohol, solvent or drug dependency or long term abuse, or **you** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction)
 - (e) **You** motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and **you** are wearing a helmet
 - (f) Cosmetic or elective surgery
 - (g) **You** travelling against medical advice or to get treatment
 - (h) Medication and treatment which **you** knew **you** would need while **you** were away.
2. **You** are not covered under this section for any claim if:
 - (a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - (b) at the time of the accident, **you** were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).
 3. **You** are not covered if the accident was caused by a medical condition that existed before **your trip**.

Conditions

As well as the general conditions on pages 54 and 55, the following condition applies:

1. If **you** make a claim, **you** must allow **our** medical advisers to examine **you** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations.)

Section 8 - Personal Belongings

- Essential: Up to £500 if **you** have chosen optional Personal Belongings cover, paid the additional premium and **your** Policy Schedule shows that this is included
- Plus: Up to £1,500
- Premier: Up to £2,500

What is covered

If **you** accidentally lose **your personal belongings**, or if they are stolen or damaged, **you** can claim up to the limit shown above to replace or repair them. If **you** can provide proof of ownership such as an original purchase receipt or valuation, a manual, charger or box, **we** will pay the replacement cost, otherwise **we** will assess the claim after any suitable deduction for wear and tear and depreciation if applicable.

There is a limit of £200 for Essential Cover, £300 for Plus Cover and £400 for Premier Cover for one item, pair or set. The overall limit for **valuables** and sports equipment is £200 for Essential Cover, £300 for Plus Cover and £400 for Premier Cover.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for the following:
 - (a) Loss of, theft of or damage to **your personal belongings** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report'. **You** must also provide

written confirmation from the carrier or handling agent that tracing procedures have been completed and **your** belongings are now considered to be permanently lost. If **you** cannot report the loss, theft or damage to the airline straight away, **you** must do so in writing within seven days

- (b) Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - (c) Breakage of or damage to **fragile articles**, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage
 - (d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
 - (e) Loss of, theft of or damage to food, drink or tobacco products
 - (f) Loss of, theft of or damage to contact or corneal lenses, dentures, or loose precious stones
 - (g) Loss of theft of or damage to securities, deeds, documents or property held for business purposes
 - (h) Loss of, theft of or damage to **valuables** if **you** leave them in baggage which is checked in to the carrier
 - (i) Loss of, theft of or damage to **valuables** **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box
 - (j) There is no cover for loss of, theft of, or damage to **personal belongings** left in a vehicle overnight
 - (k) Loss of, **theft** of or damage to mobile phones (including smart phones and mobile electronic personal communication devices).
2. Winter Sports equipment is not covered under this section (see optional Winter Sports insurance on pages 47 to 49).
 3. **We** will not pay the first £100 for Essential Cover, £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section 9 - Delayed Baggage

- Essential: No cover
- Plus: £50 per 12 hours up to £150
- Premier: £100 per 12 hours up to £300

What is covered

If **your personal belongings** are temporarily lost for more than 12 hours on **your** outward journey, **you** can claim up to the amount shown above for the replacements **you** need to buy.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusion applies:

1. If **you** receive compensation from someone or somewhere else, **we** will deduct this from **your** claim.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
2. If **your personal belongings** are never found and **we** agree to pay for permanent loss, **we** will take off any amount **we** have already paid for delayed baggage.
3. Original receipts must be kept for any items purchased.

Section 10 - Money and Documents

- Essential: No cover
- Plus: Up to £500, cash limit of £200, or £75 if aged under 18
- Premier: Up to £800, cash limit of £300, or £100 if aged under 18

What is covered

We will repay **you** if **you** lose any of the following or they are stolen:

- Bank notes
- Coins
- Travel tickets
- Admission tickets
- Passports (residual value only)
- The cost of replacing qualification certificates.

This cover starts from the time **you** get the money or documents or 72 hours before **you** leave **home** to go on **your trip**, whichever is later.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** are not covered for the following:
 - (a) Loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report
 - (b) Loss of value or shortages caused by a mistake
 - (c) Money left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe
 - (d) Loss of travellers' cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service
 - (e) Loss of, theft of or damage to money and documents **you** are not carrying with **you** unless **you** have kept them in locked accommodation, a safe or a safety deposit box.
2. **We** will not pay the first £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

Conditions

As well as the general conditions on pages 54 and 55, the following condition applies:

1. **You** must take proper care of **your** belongings and act as if **you** did not have insurance.
-

Section 11 - Loss of Passport

- Essential: No cover
- Plus: Up to £250
- Premier: Up to £500

What is covered

You will be covered for all necessary extra travel and accommodation (room only) expenses incurred as a result of having to travel to obtain a replacement passport if it is lost or stolen during the **period of insurance**. This will also include the cost of the emergency replacement or temporary passport or visa obtained outside the **United Kingdom**.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusion applies:

1. **You** are not covered for loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. **You** must take proper care of **your** passport and act as if **you** did not have this insurance.
2. **You** are not covered for any expenses arising whilst **you** are in the **United Kingdom**.
3. **You** are not covered for any extra travel and accommodation expenses incurred in returning to the **United Kingdom**.

Section 12 - Personal Liability - up to £2 million

What is covered

If **you** accidentally injure someone or damage someone else's property whilst on a **trip** during the **period of insurance**, **you** will be covered for **your** legal liability:

- (a) to people who do not work for **you** or with **you** and who are not **your** travelling companions or a **close relative**; and
- (b) for accidental damage to property which is not owned or being looked after by **you** or a **close relative**.

If **you** are legally responsible for accidental damage to rented accommodation, **we** will pay up to £100,000 for a single incident.

This cover includes legal expenses which **you** have paid with **our** permission.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. This section does not cover liability caused directly or indirectly by **you** owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment.
2. This section does not cover employer's liability or liability caused by **you** carrying out contracts, supplying goods and services, or doing any paid or voluntary work.
3. **You** will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. **We** will not pay the first £200 of every claim to do with rented accommodation. Neither the double **excess** nor the **excess** waiver option apply to this section.
5. This section does not cover liability caused directly or indirectly by **you** owning, controlling or the use of any animal.
6. This section does not cover liability caused directly or indirectly by **you** owning, or the use of any firearm.
7. **You** will not be covered for any claim arising from any deliberate act or omission by **you**.

Conditions

As well as the general conditions on pages 54 and 55, the following condition applies:

1. **You** must send **us** any writ, summons or other legal documents as soon as **you** receive them.

You must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

Section 13 - Catastrophe

- Essential: No cover
- Plus: Up to £500
- Premier: Up to £1,000

What is covered

We will pay **you** up to the amounts shown above for extra accommodation and transport costs **you** need to pay to move to alternative accommodation of a similar standard to that **you** originally booked, if, as a result of a **catastrophe** during **your trip**, **you** cannot use **your** accommodation.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. Extra expenses unless **you** get a letter from the company providing accommodation, the police or **your** tour operator's representative confirming that **you** could not use **your** original accommodation.
2. Extra expenses which **you** are able to claim from the company providing **your** original accommodation, **your** tour operator or anywhere else.
3. Any expense which **you** would normally have expected to pay during **your trip**.

Section 14 - Mugging

- Essential: No cover
- Plus: £50 per 24 hours, up to £500
- Premier: £100 per 24 hours, up to £1,000

What is covered

If during the **period of insurance you** are **mugged** and injured and **you** have a valid claim under Section 6 – Hospital Benefit, **you** will receive a further £50 for Plus Cover and £100 for Premier Cover for each full 24 hours that **you** spend as an inpatient in a hospital outside the **United Kingdom** and the country where **you** normally live.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusion applies.

1. **You** are not covered if **you** do not report the **mugging** to the police and get a report from them.

Section 15 - Pet Care

- Essential: No cover
- Plus: Up to £200
- Premier: Up to £500

What is covered

We will pay up to the amount shown above for extra kennel or cattery fees if **your** final booked return international journey back to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

You must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. **You** must keep all receipts for the extra kennel or cattery fees **you** pay.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.

Section 16 - Travel Legal Guard

- Essential: No cover
- Plus: Up to £25,000
- Premier: Up to £50,000

Definitions

The following definitions of words and terms apply to section 16 only.

Appointed representative

The **preferred law firm**, law firm or other suitably qualified person appointed by **us** to act on **your** behalf, subject to the **DAS Standard Terms of Appointment**.

Costs and expenses

- All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **us** in accordance with the **DAS Standard Terms of Appointment**.
- The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **our** agreement.

Countries covered

As per the geographical area on **your** policy schedule

DAS Standard Terms of Appointment

The terms, conditions and remuneration that an **appointed representative** must agree to prior to acting on **your** behalf, which includes a conditional fee agreement (no win, no fee) for certain types of claim.

Date of occurrence

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events (this is the date the event happened, which may be before the date **you** first became aware of it).

Period of insurance

The period for which **we** have agreed to cover **you**.

Preferred law firm

A law firm or barristers chambers **we** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **our** agreed service standard levels, which **we** audit at regular intervals. They are appointed according to the **DAS Standard Terms of Appointment**.

Reasonable prospects

In all claims the prospects that **you** will recover losses or damages (or obtain any other legal remedy which **we** have agreed to), make a successful defence or make a successful appeal or defence of an appeal must be at least 51%. **Reasonable prospects** will be assessed by **us** or a **preferred law firm** on **our** behalf.

We, us, our

DAS Legal Expenses Insurance Company Limited.

You/Your

Each insured person named on the insurance schedule.

Our agreement

We agree to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. **reasonable prospects** exist for the duration of the claim; and
2. the **date of occurrence** of the insured incident is during the **period of insurance**; and
3. any legal proceedings will be dealt with by a court, or other body which **we** agree to, within the **countries covered**.
4. the insured incident happens within the **countries covered**.

Please do not ask for help from a lawyer or anyone else before **we** have agreed that **you** should do so. If **you** do, **we** will not pay the costs involved even if **we** accept the claim.

What we will pay

We will pay an **appointed representative**, on **your** behalf, **costs and expenses** incurred following an insured incident, up to the amount shown above for the level of cover **you** have selected, provided that:

- (a) The most **we** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount shown above in this section, depending on the level of cover **you** have purchased,
- (b) The most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid a **preferred law firm**. The amount **we** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- (c) In respect of an appeal or the defence of an appeal, **you** must tell **us** within the time limits allowed that **you** want to appeal. Before **we** pay the **costs and expenses** for appeals, **we** must agree that **reasonable prospects** exist;
- (d) For an enforcement of judgement to recover money and interest due to **you** after a successful claim under this policy, **we** must agree that **reasonable prospects** exist, and
- (e) If an award of damages is likely to be less than the cost of pursuing a legal action, the most **we** will pay in **costs and expenses** is the value of the likely award.

What we will not pay

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **DAS Standard Terms of Appointment** and these will not be paid by **us**.

Legal Advice Service

We provide this service 24 hours a day, seven days a week during the **period of insurance**. All helplines apply to the **United Kingdom** unless otherwise stated. To help **us** check and improve **our** service standards, **we** record all calls. When phoning, please tell **us** **your** policy number or the name of the scheme **you** are in. Please do not phone **us** to report a general insurance claim.

Legal advice service 0117 934 0171

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice about the other territories is provided by solicitors operating during normal office hours. We will arrange for them to call **you** at the most convenient time.

Insured incidents

What is covered

Personal injury

A specific or sudden accident which causes **your** death or bodily injury to **you**.

What is not covered

A claim relating to the following:

- (a) Illness or bodily injury which happens gradually.
- (b) Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to **you**.
- (c) Clinical negligence.
- (d) Defending **your** legal rights, but defending a counter-claim is covered.
- (e) Any legal action against the travel agent, tour operator or carrier.
- (f) Any legal costs that **you** have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).

General Exclusions

We will not pay:

1. Late reported claims

A claim where **you** have failed to notify **us** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **we** consider **our** position has been prejudiced.

2. Costs not agreed by us

Costs and expenses incurred before **our** written acceptance of a claim.

3. Court awards and fines

Fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.

4. Legal action not agreed by us

Any legal action that **you** take which **we** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **us** or the **appointed representative**.

5. Defamation

Any claim relating to written or verbal remarks which damage **your** reputation.

6. A dispute with DAS

A dispute with **us** not otherwise dealt with under Condition 9.

7. Judicial review

Costs and expenses arising from or relating to Judicial Review, coroner's inquest or fatal accident inquiry.

8. Nuclear, war and terrorism risks

A claim caused by, contributed to by or arising from:

- (a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel

- (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
- (c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000.
- (d) pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

9. Litigant in Person

Any claim where **you** are not represented by a law firm, barrister or tax expert.

In the event of a claim, should **you** decide not to use the service of a **preferred law firm**, any **costs and expenses** that fall outside of the **DAS Standard Terms of Appointment** will be **your** responsibility.

Conditions applicable to this section

1. Observance of policy terms

You must:

- (a) keep to the terms and conditions of this section
- (b) take reasonable steps to avoid and prevent claims
- (c) take reasonable steps to avoid incurring unnecessary costs
- (d) send everything **we** ask for, in writing;
- (e) report to **us** full and factual details of any claim as soon as possible and give **us** any information **we** need.

2. Your legal representation

- (a) On receipt of a claim, if legal representation is necessary, **we** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
- (b) If the appointed **preferred law firm** is unable to negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, **you** may choose **your appointed representative**.
- (c) If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **we** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **we** will pay is the amount **we** would have paid if they had agreed to the **DAS Standard Terms of Appointment**. The amount **we** will pay an **appointed representative**, which may vary from time to time, is currently £100 per hour.
- (d) The **appointed representative** must co-operate with **us** at all times and must keep **us** up to date with the progress of the claim.

3. Your responsibilities

- (a) **You** must co-operate fully with **us** and the **appointed representative**.
- (b) **You** must give the **appointed representative** any instructions that **we** ask **you** to.

4. Offers to settle a claim

- (a) **You** must tell **us** if anyone offers to settle a claim and **you** must not negotiate or agree to a settlement without **our** written consent.
- (b) If **you** do not accept a reasonable offer to settle a claim, **we** may refuse to pay further **costs and expenses**.
- (c) **We** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **us** to take over and conduct in **your** name the pursuit or settlement of any claim. **You** will also allow **us** to pursue at **our** own expense and for **our** own benefit, any claim for compensation against any other person and **you** must give **us** all information and assistance required.
- (d) Where a settlement is made on a without-costs basis **we** will decide what proportion of that settlement will be regarded as **costs and expenses** and payable to **us**.

5. Assessment and recovery of costs

- (a) **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **we** ask for this.
- (b) **You** must take every step to recover **costs and expenses** and court attendance and jury service expenses that **we** have to pay and must pay **us** any amounts that are recovered.

6. Cancellation of a representative's appointment

If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **we** provide will end immediately, unless **we** agree to appoint another **appointed representative**.

7. Expert Opinion

We may require **you** to get, at **your** own expense, an opinion from an expert that **we** consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **us** and the cost agreed in writing between **you** and **us**. Subject to this, **we** will pay the cost of getting the opinion if the experts opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **we** have agreed to) or make a successful defence.

8. Withdrawal of coverage

If **you** settle a claim or withdraw it without **our** agreement, or do not give suitable instructions to the **appointed representative**, **we** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **we** have paid.

9. Arbitration

If there is a disagreement between **you** and **us** regarding handling of any claim, that is not resolved through **our** internal complaints procedure, **you** can contact the Financial Ombudsman Service for help. A disagreement can also be taken to an independent arbitrator. The arbitrator will be a Barrister chosen jointly by **us** and **you**. If there is a disagreement over the choice of arbitrator, **we** will ask the Chartered Institute of Arbitrators to decide. If the arbitrator finds in **our** favour, **you** will be responsible for the costs of arbitration.

10. Claims under this section by a third party

Apart from **us**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.

11. Other insurances

If the insurance provided by this section is also covered by another policy, or would have been covered if this policy did not exist, **we** will only pay **our** share of the claim, even if the other insurer refuses the claim.

12. Applicable law

This section will be governed by the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which **you** normally live. If this is not applicable, the law of England and Wales will apply.

All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

13. Fraudulent claims

We will, at **our** discretion, void the policy (make it invalid) from its start date or from the date of claim, or alleged claim, or **we** will not pay the claim if:

- (a) a claim **you** have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- (b) a false declaration or statement is made in support of a claim.

Section 17 - End Supplier Failure

- Essential: No cover
- Plus: Up to £1,500
- Premier: Up to £1,500

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom, who are regulated by the Financial Conduct Authority and is underwritten by certain underwriters at Lloyd's.

Additional definitions applying to this section of cover only:

We/us/our – International Passenger Protection Limited.

Insurers – Certain underwriters at Lloyd's.

End Supplier – Scheduled airlines, hotels, train operators including Eurostar, car ferries, villas abroad and cottages in the **United Kingdom**, coach operators, car hire companies, caravan sites, campsites, mobile homes, camper rentals, safaris; excursions; Eurotunnel; theme parks such as Disneyland Paris.

Bond – A financial obligation from the bond issuer against certain liabilities arising from bondholder's bankruptcy. For example the CAA's (Civil Aviation Authority) ATOL (Air Travel Organiser's Licence) requirement. And **Bonded** shall be interpreted in line with this definition.

Booking agent or consolidator – A ticket distributor as opposed to actual **end Supplier** of the service.

What is covered

If **your end supplier** becomes insolvent **we** will pay up to £1,500 for:

1. Irrecoverable sums paid in advance in the event of insolvency of the **end Supplier** not forming part of an inclusive holiday prior to departure or
2. In the event of insolvency after departure:
 - (a) additional pro rata costs incurred by **you** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or
 - (b) if curtailment of the holiday is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Provided that in the case of 2(a) and (b) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set out below.

What is not covered

We will not pay for costs arising from:

1. **End Supplier** arrangements not booked within the **United Kingdom** prior to departure
2. The financial failure of:
 - (a) any **end Supplier** in Chapter 11 or any threat of insolvency being known as at the time of the booking or taking out this insurance
 - (b) any **end Supplier** who is bonded or insured elsewhere
 - (c) any travel agent, tour organiser, **booking agent or consolidator** with whom **you** have booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

How to make a claim

Any occurrence which may give rise to a claim under this section should be advised promptly and in any event within 14 days to: International Passenger Protection Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Telephone: +44 (0)20 8776 3752

Facsimile: +44 (0)20 8776 3751

Email: info@iplondon.co.uk

Important

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will not be processed.

Section 18 - Holiday Dispute Assistance

- Essential: No cover
- Plus: No cover
- Premier: Up to £25,000

Additional definitions applying to this section of cover only:

Authorised Representative – A solicitor, counsel, claims handler or mediator, or other appropriately qualified person appointed and approved by **us** under the terms and conditions of this Policy to represent **your** or an Insured Person's interests.

Claims Specialist – **Our** own claims panel solicitor or claims handler.

Court - A **Court**, tribunal or other competent authority.

Event – The initial event act or omission which leads to the event that subsequently gives rise to a claim.

Holiday – A holiday **trip** outside of the **United Kingdom** or a holiday within the **United Kingdom** which includes two or more consecutive nights stay in **Pre-Booked Accommodation**.

Insurer – UK General Insurance Limited on behalf of Ageas Insurance Ltd, registered in England and Wales No.354568. Registered Office Address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

UK General Insurance Limited and Legal Insurance Management Limited are authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.gov.uk/pages/register or by contacting them on 0300 500 0597.

Legal Proceedings – When formal Legal Proceedings are issued against an opponent in a **Court** of Law.

Pre-Booked Accommodation – A commercially run premises where a fee is charged which has been booked prior to **your** departure on **your holiday** not including premises owned by friends or family.

Professional Fees – Legal fees and costs properly incurred by the **Authorised Representative**, with **our** prior written authority including costs incurred by another party for which **you** are made liable by **Court** Order, or may pay with **our** consent in pursuit of a civil claim in the **Territorial Limits** arising from an Insured Incident.

In the event that the matter falls within the limits of a Small Claims **Court**, the maximum amount payable to the **Authorised Representative** shall be limited to the maximum amount recoverable from that respective **Court**.

Standard Professional Fees – The level of **Professional Fees** that would normally be incurred by **us** in either handling this matter using **our** own **Claims Specialists** or a nominated **Authorised Representative** of **our** choice.

Territorial Limits – Worldwide but only where **Legal Proceedings** can be brought in a United Kingdom or European Union (EU) country's **Court** Jurisdiction.

Time of Occurrence – When the **Event** occurred or commenced whichever is the earlier.

We, Us, Our – The **insurers** and/or Legal Insurance Management Ltd, the Coverholder or the **Authorised Representative**.

Legal Insurance Management Limited is authorised and regulated by the Financial Conduct Authority under registration number 552983. This can be checked on the Financial Services Register at www.fca.gov.uk/pages/register or by contacting them on 0300 500 0597.

What is covered

If during **your holiday**, any of the service providers below are in breach of contract and **you** are in any way dissatisfied with any aspect of the service **you** were provided or promised, **we** will seek to obtain compensation on **your** behalf from:-

- (a) **your** Tour Operator or Holiday Company
- (b) **your** Travel Agent
- (c) a Car Hire company with whom **you** have pre-booked a vehicle
- (d) an Airline, Ferry, Train, Cruise liner or Coach Operator
- (e) a Hotelier or Property Owner.

What is not covered

1. Any matter where the value of the goods or services in dispute or the total instalments due at the time of making the claim is less than £150.
2. An **event** not reported to the **Insurer** within 30 days of returning from the **trip** subject to the dispute.
3. **Professional Fees** and expenses which a **Court** of Criminal Jurisdiction orders to be paid.
4. Actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
5. **Your** travelling expenses, subsistence allowances or compensation for absence from work.
6. Any claim where the **event** arises from incidents which have occurred or services and the like which have been provided prior to the first inception date of this policy
7. Any claim where **Legal Proceedings** cannot be brought in a United Kingdom or European Union Country's **Court** jurisdiction.
8. **We** will not pay the first £35 of **your** claim made.
9. Any breach of a contract between **you** and the service provider which is not evidenced and recorded in writing.

Conditions

1. **We** will take over and conduct in **your** name the prosecution, pursuit, or settlement of any claim. The **Authorised Representative** nominated and appointed by **us** will act on **your** behalf and **you** must accept **our** nomination.
2. If **Legal Proceedings** have been agreed by **us**, **you** may nominate **your** own **Authorised Representative** whose name and address **you** must submit to **us**. In selecting **your** **Authorised Representatives** **you** shall have regard to the common law duty to minimise the cost for **your** claim. Any dispute arising from this shall be referred to Arbitration in accordance with the Conditions of this policy.
3. Where **you** have elected to use **your** own nominated **Authorised Representative** **you** will be responsible for any **Professional Fees** in excess of **our** **Standard Professional Fees**.
4. (a) **You** shall at all times co-operate with **us** and give to **us** and the **Authorised Representative** evidence, documents and information of all material developments and shall attend upon the **Authorised Representative** when so requested at **your** own expense.
(b) **We** shall have direct access at all times to and shall be entitled to obtain from the **Authorised Representative** any information, form, report, copy of documents, advice computation, account or correspondence relating to the matter whether or not privileged, and **you** shall give any instructions to the **Authorised Representative** which may be required for this purpose. **You** or **your** **Authorised Representative** shall notify **us** immediately in writing of any offer or payment into **Court** made with a view to settlement and **you** must secure **our** written agreement before accepting or declining any such offer.
(c) **We** will not be bound by any promise or undertaking given by **you** to the **Authorised Representative** or by either of **you** to any **Court**, witness, expert, agent or other person without **our** agreement.
5. **You** should take all steps to recover **costs and expenses**. If another person is ordered, or agrees, to pay **you** all or any **costs and expenses**, charges or compensation **you** will do everything possible (subject to **our** directions) to recover the money and hold it on **our** behalf. If payment is made by instalments, these

will be paid to **us** until **we** have recovered the total amount that the other person was ordered, or agreed to pay by way of costs, charges or fees.

6. **We** have the right to refuse to pay a claim or to avoid this insurance in its entirety if **you** make a claim which is in any respect false or fraudulent.
7. **You** must take due care to prevent incidents that may give rise to a claim and to minimise the amount payable by **us**.

Holiday Dispute Assistance General Exclusions

As well as the general conditions on pages 54 and 55, the following exclusions apply:

This insurance does not cover:-

1. **Professional Fees** incurred:-
 - (a) in respect of any Insured Incident where the **Event** commenced prior to the inception of the policy.
 - (b) before **our** written acceptance of a claim.
 - (c) before **our** approval or beyond those for which **we** have given **our** approval.
 - (d) where **you** fail to give proper instructions in due time to **us** or to the **Authorised Representative**.
 - (e) where **you** are responsible for anything which in **our** opinion prejudices **your** case.
 - (f) if **you** withdraw instructions from the **Authorised Representative**, fail to respond to the **Authorised Representative**, withdraw from the **Legal Proceedings** or the **Authorised Representative** refuses to continue to act for **you**.
 - (g) in respect of the amount in excess of **our Standard Professional Fees** where **you** have elected to use an **Authorised Representative** of **your** own choice.
 - (h) that exceed the maximum amount recoverable from that respective **Court** in relation to matters that fall within Small Claims **Court** limits.
 - (i) Where **you** decide that **you** no longer wish to pursue **your** claim as a result of disinclination. All costs incurred up to this stage will become **your** responsibility.
2. Claims which are conducted by **you** in a manner different from the advice or proper instructions of the **Authorised Representatives**.
3. Appeals unless **you** notify **us** in writing of **your** wish to appeal at least six working days before the deadline for giving notice of appeal expires, and **we** consider the appeal to have a reasonable prospect of success.
4. Any **Professional Fees** and expenses that could have been recovered under any other insurance except beyond the amount which would be payable under such insurance had this Policy not been effected.
5. Damages, fines or other penalties **you** are ordered to pay by a **Court** tribunal or arbitrator.
6. Claims arising from an Insured Incident arising from **your** deliberate act, omission or misrepresentation.
7. Claims arising from seepage, pollution or contamination of any kind.
8. Any dispute relating to written or verbal remarks which damage **your** reputation.
9. Any **Professional Fees** relating to **your** alleged dishonesty, criminal act, or violent behaviour.
10. Any claims relating to cosmetic treatment, surgery or tanning.
11. **Legal Proceedings** outside the European Union (EU) and proceedings in constitutional international or supranational **courts** or tribunals including the European **Court** of Justice and the Commission and **Court** of Human Rights.

12. A dispute which relates to any compensation or amount payable under a contract of insurance.
13. An application for judicial review.
14. Any claim arising from stress or a stress related condition, involving medical or clinical negligence, or pharmaceutical or any related claims (including but not limited to tobacco products).
15. Disputes between **you** and **your** family.
16. Fees payable to the **Appointed representative** that exceed the maximum amount recoverable from the respective **Court** where the dispute falls within the limits of a Small Claims **Court**.
17. Any matter arising from or relating to any business or trading activity or venture for gain undertaken by **you**.
18. **Legal Proceedings** between **you** and a central or local government authority.
19. Any claims made or considered against **us**, any of the insurers named in this policy or **Authorised Representatives** used to handle any claim.

Claims Procedure for Holiday Dispute Assistance Cover

Important notice regarding the operation of this policy. Failure to comply with these terms could mean that we decline to pay claim

1. All potential claims must initially be reported to **our** Claims Helpline Service, which operates between the hours of 09.00 – 17.00 Mondays to Friday excluding Bank Holidays.
2. This is a policy where **you** must notify **us** during the **Period of Insurance** and within 30 days of any circumstances which may give rise to any claim under this policy. Failure to do so could mean that **we** decline to pay a claim for **your Professional Fees**.
3. Whilst the policy may include events that occur Worldwide, policy cover will only operate where **Legal Proceedings** can be brought within the **Court** Jurisdiction of a country within the United Kingdom or European Union (EU).
4. If **you** can convince **us** that there are reasonable prospects of being successful in **your** claim and that it is necessary for **Professional Fees** to be paid **we** will:-
 - take over the claim on **your** behalf.
 - appoint a specialist of **our** choice to act on **your** behalf.
5. **We** may limit the **Professional Fees** that **we** will pay under the policy where:-
 - (a) **We** consider it is unlikely a sensible settlement of **your** claim will be obtained;
 - (b) there are insufficient prospects of obtaining recovery of any sums claimed; or
 - (c) the potential settlement amount of **your** claim is disproportionate compared with the time and expense incurred in pursuing or defending **your** claim.

Where it may cost **us** more to handle a claim than the amount in dispute **we** may at **our** option pay to **you** the amount in dispute which will then constitute the end of the claim under this policy.

6. If **Legal Proceedings** have been agreed by **us** **you** may at this stage decide to nominate and use **your** own solicitor or indeed, **you** may wish to continue to use **our** own specialists. If **you** decide to nominate **your** own Professional **we** must agree this in advance and **you** will be responsible for any **Professional Fees** in excess of those which **our** own specialists would normally charge **us** (details are available upon request).
7. In the event that **you** make a claim under this policy which **you** subsequently discontinue due to **your** own disinclination to proceed, any legal costs incurred to date will become **your** own responsibility and will be required to be repaid to the **Insurer**.

8. **We** may require **you** at **your** expense to obtain the opinion of an expert or counsel on the merits of a claim or **Legal Proceedings**. If **we** subsequently agree to accept the claim, the costs of such opinion will be covered.
9. If after receiving a claim or during the course of a claim **we** decide that:
- (a) It would be better for **you** to take a different course of action or
 - (b) **Your** prospects of success are insufficient.

We will write to **you** giving **our** reasons and **we** will not then be bound to pay any further **Professional Fees** for this claim.

Please note that if you engage the services of anyone prior to making contact with the Claims Helpline Service and incur any costs without our prior written approval these costs will not be covered by this insurance.

If **you** wish to make a claim or **you** have a query relating to policy cover, then **you** should contact:

Claims Department
Legal Insurance Management Ltd
1 Hagley Court North
The Waterfront
Brierley Hill
West Midlands
DY5 1XF

Claims Helpline Service – 01384 377000.

Section 19 - Hijack

- Essential: No cover
- Plus: No cover
- Premier: £50 per 24 hours up to £1,000

What is covered

We will pay up to the limits shown above for each complete 24 hour period that **you** are unable to reach **your** destination or return to **your home** because the plane, sea vessel or train **you** are travelling on is **hijacked**.

What is not covered

Please refer to the general conditions on pages 54 and 55.

Optional sections of cover – Only available with Plus or Premier Cover

Section 20 - Winter Sports

We will only provide this cover if **you** have paid the extra premium and **you** are under 65. If **you** have chosen the annual multi-trip cover including Winter Sports cover, **you** will automatically be covered for up to 17 days' Winter Sports cover in a year.

You will be covered under all Winter Sports sections for the **winter sports** listed on page 16. **You** are not covered for anything that is not listed on page 16 unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

The following winter sports are specifically excluded:

- ski racing in major events
- ski jumping
- ice hockey; and
- using bobsleighs and skeleton.

You are not covered for Winter Sports equipment under section 8 (Personal belongings) of this travel policy. Please see below for details of cover for Winter Sports equipment. Ski-lift passes are included in the cover provided by Section 10 (Money and documents) of this travel policy.

Section A – Winter sports equipment

- Plus: Up to £400
- Premier: Up to £750

What is covered

You will be covered for the cost of replacing **your** snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. If **you** can provide proof of ownership such as an original purchase receipt or valuation, a manual or box, **we** will pay the replacement cost, otherwise **we** will assess the claim after any suitable deduction for wear and tear and depreciation if applicable.

Section B – Winter sports equipment hire

- Plus: £20 per day up to £400
- Premier: £30 per day up to £600.

What is covered

If **your** own equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring a snowboard or skis (including bindings), boots and poles up to £20 per day for Plus Cover and £30 per day for Premier Cover.

What is not covered for Sections A & B

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. **You** are not covered for the following.
 - (a) Loss of, theft of or damage to **your personal belongings** during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss, theft or damage to the carrier straight away, **you** must do so in writing within seven days

- (b) Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - (c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
 - (d) Loss of, theft of or damage to property left in a vehicle overnight
2. **You** are not covered for any amount which **you** can get back from someone or somewhere else
 3. **You** are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles
 4. **We** will not pay the first £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.
The **excess** does not apply to claims for temporary loss or hire of Winter Sports equipment under Section B.

Conditions for Sections A & B

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. The following condition applies to claims for temporary loss of **personal belongings**.
As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section C – Ski Pack (lessons, hire and lift pass)

- Plus: Up to £250
- Premier: Up to £350

What is covered

If **you** fall ill or are injured during the **period of insurance**, **you** will be covered for the costs of the part of the **Ski Pack** which **you** cannot use.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusion applies:

1. **We** will not pay for **accidental injury**, illness or death caused directly or indirectly by **your** participation in any **winter sport** which is not listed on page 14 under the Winter Sports activities list.

Section D – Piste closure

- Plus: £30 per day up to £300
- Premier: £50 per day up to £500

What is covered

This section only applies for holidays starting after 10 December and ending before 30 April. If the weather prevents **you** from skiing at the resort **you** are booked into, **you** will be covered for transport costs to take

you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, **you** will receive £30 for Plus Cover and £50 for Premier Cover for each whole day's skiing **you** have lost.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** will not be covered for any amount which **you** can get back from someone or somewhere else.
2. **You** will not be covered if **you** take out this insurance within 14 days of going on the **trip**, unless **you** booked the **trip** at the same time.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply:

1. Cover will only apply for as long as there are poor snow conditions at **your** resort.
2. **You** must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section E – Avalanche closure

- Plus: £30 per day up to £300
- Premier: £50 per day up to £500

What is covered

If **your** arrival at, or departure from, **your** resort is delayed due to an avalanche or a landslide, **you** will be covered for extra travel and accommodation expenses. **We** will pay either £30 per day for Plus Cover or £50 per day for Premier Cover for each full 24 hours that **you** are delayed.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply:

1. **You** will not be covered if the tour operator pays for **your** extra travel and accommodation costs.
2. If **you** receive compensation from someone or somewhere else, **we** will take this off **your** claim.

Section 21 – Golf

If **you** have chosen to take out the Optional Golf Cover, have paid the additional premium and **your** policy schedule shows that this is included, **we** will provide the following Golf Cover.

Section A – Golf equipment

- Plus Cover: Up to £1,000
- Premier Cover: Up to £1,000

What is covered

You will be covered for the replacement cost of **your** golf equipment if it is lost, stolen or damaged. If **you** can provide proof of ownership such as an original purchase receipt or valuation, a manual or box, **we** will pay the replacement cost, otherwise **we** will assess the claim after any suitable deduction for wear and tear and depreciation if applicable. The total limit for hired golfing equipment which is lost, stolen or damaged is £100.

Section B – Golf equipment hire

- Plus Cover: £20 per day up to £200
- Premier Cover: £20 per day up to £200

What is covered

If **your** own golf equipment is lost, stolen or damaged, **you** will be covered for the cost of hiring replacement clubs as shown in the limits above.

What is not covered for Sections A & B

As well as the general conditions on pages 54 and 55, the following exclusions apply.

1. **You** are not covered for the following.
 - (a) Loss, theft or damage to **your personal belongings** during **your** outward or return journey if **you** do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss or damage to the carrier straight away, **you** must do so in writing within seven days
 - (b) Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - (c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
 - (d) Loss or theft of or damage to property left in a vehicle overnight.
2. **You** are not covered for any amount **you** can get back from someone or somewhere else.
3. **We** will not pay the first £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

Conditions that apply to sections A and B

As well as the general conditions on pages 54 and 55, the following conditions apply.

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.

2. The following condition applies to claims for temporary loss of **personal belongings**. As well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to us.
4. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section C – Green fees

- Plus Cover: £50 per day up to £300
- Premier Cover: £50 per day up to £300

What is covered

If **you** fall ill or are injured during the **period of insurance**, or if adverse weather prevents **you** playing golf at a pre-booked course, **you** will be covered for the costs of the pre paid green fees which **you** are not able to use as shown in the limits above.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply.

1. **You** will not be covered for any amount **you** can get back from someone or somewhere else.
2. **You** will not be covered if **you** take out this insurance within 14 days of going on the **trip**, unless **you** booked the **trip** on the same date.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply.

1. **You** must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.
2. If **you** fall ill or are injured, **you** must get written evidence of **your** illness/injury in the form of a medical certificate from a registered doctor.

Section 22 – Wedding

If **you** are getting married on **your trip** abroad and have chosen to take out the optional Wedding Cover, have paid the additional premium and **your** policy schedule shows that this is included, **we** will provide the following Wedding Cover.

Section A – Wedding attire, gifts and rings

What is covered

If, before the wedding ceremony, **you** accidentally damage or lose **your** wedding attire, wedding gifts, or wedding rings or if they are stolen, **you** can claim up to the following amounts.

Bride and groom wedding attire

- Plus Cover: Up to £1,500 per couple
- Premier Cover: Up to £1,500 per couple

Wedding gifts

- Plus Cover: Up to £1,000 per couple
- Premier Cover: Up to £2,000 per couple

Wedding rings

- Plus Cover: Up to £500 per ring
- Premier Cover: Up to £1,000 per ring

We will cover wedding gifts while at the wedding reception up to the limits shown above.

What is not covered

As well as the general conditions on pages 54 and 55, the following exclusions apply.

1. **You** are not covered for the following.
 - (a) Loss, theft or damage to **your personal belongings** during **your** outward or return journey if **you** do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss or damage to the carrier straight away, **you** must do so in writing within seven days
 - (b) Loss or theft of **your personal belongings** at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - (c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
 - (d) Loss or theft of or damage to property left in a vehicle overnight
 - (e) Loss or theft of or damage to perishable goods.
2. **You** are not covered for any amount which **you** can get back from someone or somewhere else.
3. **We** will not pay the first £60 for Plus Cover or £50 for Premier Cover, of **your** claim made. This applies per Insured person for each claim unless a) **you** have selected the double **excess** option in which case **your excess** will be double that shown above or b) **you** have selected the **excess** waiver option in which case **you** will not have to pay the **excess** shown above. **Your** Policy Schedule will confirm whether or not **you** have taken either the double **excess** or **excess** waiver option. Under Plus and Premier **you** will only pay a maximum of 2 **excesses** in respect of any one event claimed.

Conditions

As well as the general conditions on pages 54 and 55, the following conditions apply.

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. The following conditions apply to claims for temporary loss of **personal belongings**:
 - (a) as well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items; and
 - (b) if **your personal belongings** are never found and **we** agree to pay for permanent loss, **we** will take off any amount already paid for temporary loss.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.
4. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section B – Photographs and video

- Plus Cover: Up to £750
- Premier Cover: Up to £750

What is covered

You can claim up to £750 per **couple** to have **your** wedding photographs or video retaken if one of the following happens:

1. If the pre-booked photographer does not appear due to their **accidental injury** or illness.
2. If **your** wedding photographs or video are lost or damaged within 14 days of the wedding.

What is not covered

1. Anything mentioned in the General Exclusions.

Conditions

1. In a country where a professional qualification is not recognised, then the individual must be trading as a photographer.
2. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.

Section 23 – Technology

- Plus Cover: Up to £1,500
- Premier Cover: Up to £2,500

If **you** have chosen to take out the optional Technology Cover, have paid the additional premium and **your** policy schedule shows that this is included, **we** will provide the following Technology Cover.

What is covered

If **you** accidentally lose **your** personal belongings restricted to the following valuable items; audio, visual, photographic, computer, sports equipment and watches, or if they are stolen or damaged, **you** can claim up to the limit shown above to replace or repair them.

NB: The maximum **we** will pay in total under the Personal Belongings section, including the Technology Cover limit is £1,500 on Plus and £2,500 on Premier Cover.

What is not covered

As well as the general conditions and exclusions on pages 54 and 55, and the Section 8 - personal belongings conditions and exclusions on pages 29 to 30, the following conditions and exclusions apply.

1. Loss, theft or damage to the article or valuable unless owned by **you** or a member of **your** family.
2. Loss, theft or damage to jewellery (these items will only be covered up to the standard policy limits).

Conditions

1. All claims must be supported by the original purchase receipt.

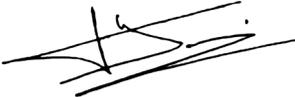
General conditions that apply to all sections

1. **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take reasonable care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct (see Health Questions on pages 3 and 4). **You** must tell **us** of any changes to the Answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** Answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.
2. **You** will not be covered for the following:
 - (a) Any claims arising from routine treatment or care which could reasonably be expected to arise during **your period of insurance**
 - (b) **You** travelling contrary to the regulations of **your** transport provider
 - (c) **We** will not pay for any indirect losses, which result from the incident that caused **you** to claim.
For example replacing locks if **you** lose **your** keys
 - (d) If **you** receive compensation from someone or somewhere else, **we** will take this off **your** claim.
This does not apply to Section 7 – Personal accident
 - (e) Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to travel to for all, or all but essential travel
 - (f) Any claim caused directly or indirectly by the following:
 - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or nuclear equipment
 - ii) **Your** property being held, taken, destroyed or damaged under the order of any government or other authority
 - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound
 - iv) War, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 5 – Medical and other expenses, while **you** are away from the **United Kingdom**. **You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the **period of insurance**.)
 - v) **Acts of terrorism** (This does not apply to Section 5 – Medical and other expenses and Section 19 – Hijack, while **you** are away from the **United Kingdom**. **You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the **period of insurance**)
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent;
 - vii) The failure, or fear of failure, of equipment or computer program, whether or not **you** own it, to recognise or correctly interpret or process any date as the true or correct date, or to continue to work correctly after that date (this does not apply to Section 5 – Medical and other expenses)
 - viii) **You** taking part in any dangerous or hazardous activity which is not either specified in the policy or which **we** have expressly agreed to provide cover for
 - ix) Leaving **your valuables** or money and documents **unattended**
 - (g) Any claim related to an incident that **you** were aware of at the time **you** took out this insurance and

which could lead to a claim

- (h) Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to **you**. (This exclusion does not apply to valid claims under Section 17 – End Supplier Failure or Section 18 – Holiday Dispute Assistance).
 - (i) Any claim related to **you** jumping or falling from a building or balcony
 - (j) Any claim related to **you** climbing or moving around the inside or outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and **you** falling from any height (unless in an attempt to save someone's life).
 - (k) Additional expenses e.g. telephone calls, taxi fares, meals and refreshments or loss of earnings.
3. **You** must follow any relevant suggestions or recommendations made by any government or other authority before and during the **period of insurance**.
 4. **You** must do all that **you** can to keep **your** claims as low as possible and to prevent theft, loss and damage.
 5. If **we** pay any expenses which **you** are not covered for, **you** must pay these back within a month of the end of the **period of insurance**.
 6. If **you**, or anyone acting for **you**, deliberately make a false claim or statement, the insurance will end and **we** will not pay any claims.
 7. **We** may take action in **your** name to get compensation or security for loss, damage or expenses covered by this insurance. **You** will not pay anything towards this action, but any amount or security handed over will belong to **us**.
 8. If **we** have to pay any amounts under the law of another country and **we** would not usually have to pay these amounts under the policy, **you** must repay the amounts to **us**.
 9. All the sums insured and limits set out in this policy include VAT.
 10. The premium for this insurance includes insurance premium tax where necessary.
 11. If **we** pay a claim because **your trip** is cancelled, **we** will not pay a claim under any other section of the policy for the same **trip**.
 12. If **we** agree to a claim for medical expenses which has been reduced because **you** have used an EHIC or private health insurance, **you** will not have to pay the **excess**.

Signed for the Insurers



François-Xavier Boisseau
CEO, Insurance
Ageas Insurance Limited

Complaints procedure

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below or email **us** through **our** website at www.ageas.co.uk/complaints (please include **your** policy number and claim number if appropriate).

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

We will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

We will review **your** complaint and do **our** best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman service and further information about this can be found below.

If **you** feel **you** have any cause for complaint regarding the sales literature, the way in which **your** policy was sold to **you**, medical screening or regarding the information and advice about **your** policy, please contact:

The Compliance Manager, Prospect House, Gordon Banks Drive, Trentham Lakes North, Stoke on Trent, ST4 4TW.

They will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman service and further information about this can be found below.

If **your** complaint is concerning section 16 - Travel Legal Guard, please contact DAS Legal Expenses Insurance Company Limited direct at;

Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

Alternatively, **you** can email them at customerrelations@das.co.uk

They will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman service and further information about this can be found below.

If **your** complaint is concerning Section 17 - End Supplier Failure Cover please contact International Passenger Protection Limited direct at;

International Passenger Protection Ltd, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR.

Alternatively, **you** can email them at info@ipplondon.co.uk

IPP will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to;

Complaints Team, Lloyd's, One Lime Street, London, EC3N 7HA.

Alternatively, **you** can email them at complaints@lloyds.com

More information can be found on their website - www.lloyds.com/complaints

They will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman Service and further information about this can be found below.

If **your** complaint is concerning Section 18 - Holiday Dispute Assistance please contact The Managing Director, Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF.

LIM will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman Service and further information about this can be found below.

Contact the Financial Ombudsman Service

If the appropriate party above cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you** have tried to resolve it with **us**.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

You can also obtain information here: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

Travel Advice Line

24 hour Travel Advice Line **0345 122 8936** (for medical assistance see page 9 for contact details).

This service is available to all John Lewis Travel Insurance policyholders. Please note that this service is not able to assist with general policy, claims or medical screening enquiries.

Travel Advice

A 24 hour helpline giving information on:

- Visa and passport requirements and procedures
- International direct dial codes
- Currency rules
- Driving requirements
- Duty free allowances
- Business hours
- Local banking facilities
- Business and social advice
- Health issues (AIDS risks, local epidemics, child issues)
- Airport facilities (shops, terminals, car rentals, etc.)
- Emergency telephone numbers
- Local times
- Climate
- Capital cities
- Clothing
- Languages spoken
- Transit, re-entry and exit permits
- Electricity voltages.

Advice with lost luggage, tickets, passports or credit cards.

Provides advice and guidance to help **you** with the following:

- Lost luggage – help trace lost personal possessions if **you** provide a luggage tag number and a 'Property Irregularity Report'.
- Lost travel tickets / passports – liaising with the relevant travel organisations and authorities to help replace lost or stolen travel documents.
- Lost credit or charge cards – provide notification of the loss of credit or charge cards abroad to the relevant organisations in the **United Kingdom**. **You** will need to give the travel assistance helpline **your** credit or charge card details.

Message Forwarding

We will forward up to three emergency messages on **your** behalf to family, friends or business associates in the **United Kingdom**, while **you** are abroad.

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your personal information**. In this notice, **we** and **us** and **our** mean Ageas Insurance Limited. **Your personal information** means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to void **your** insurance policy or it could impact **your** ability to claim.

Sensitive information

Some of the **personal information** that **we** ask **you** to provide is known as 'sensitive personal data'. This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. **We** may share **your personal information** with other companies in the group for any of the purposes set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

We will use **your personal information** to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you** or **your** insurance adviser.

We will also use **your personal information** to assess **your** insurance application and provide information to credit reference agencies.

We may research, collect and use data about **you** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share **your personal information** with other insurers, statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

We will share **your personal information** with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims (if the claim relates to an incident which occurs abroad **we** may transfer **your personal information** outside the European Economic Area);
- for underwriting purposes, such as assessing **your** application and arranging **your** policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your personal information**. If **you** require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use **your personal information** to prevent crime. In order to prevent crime **we** may:

- check **your personal information** against **our** own databases;
- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant **personal information** with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and Suppliers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your personal information** and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your personal information** to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of any of **your personal information** **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **personal information**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let **you** know.

If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to **us** at the address above.

You have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**. For more information please go to www.ico.org.uk

Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

Website: www.ageasinsurance.co.uk

Registered in England and Wales No 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Insurers

The Insurers are Ageas Insurance Limited except for Section 16 - Travel Legal Guard which is underwritten by DAS Legal Expenses Insurance Company Limited, Section 17, which is provided and administered by International Passenger Protection Limited and underwritten by certain underwriters at Lloyd's and Section 18, which is provided and administered by Legal Insurance Management and underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited. Ageas Insurance Limited and DAS Legal Expenses Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. International Passenger Protection Limited is regulated by the Financial Conduct Authority.

John Lewis Insurance is a trading name of John Lewis plc. Registered office: 171 Victoria Street, London SW1E 5NN. Registered in England and Wales 00233462. John Lewis plc is an appointed representative of Ageas Retail Limited. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. Registered in England and Wales 1324965. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, FCA registered number: 312468. Ageas Retail Limited is a sister company of Ageas Insurance Limited.

OR0745 V6 Jan 2016

