



Policy booklet

AAtravelinsurance.com

24 hour Assistance Helpline

+44 (0) 208 763 3083

Lines open 24 hours a day, 7 days a week

On-line new notification form is available at

international.ops@capita.co.uk

Claims Helpline

0330 100 7703

Lines open 8am - 8pm Monday to Friday

email: travel.claimsplymouth@cignainsurance.co.uk

Legal Expenses Claims Helpline

0208 652 1313

Lines open 9am - 5pm Monday to Friday

Customer Services

0330 100 7703

Lines open 8am - 8pm Monday to Friday,

9am - 5pm Saturday

email: servicing@AAtravelinsurance.com

Calls to 03 numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles.

Travel Insurance



**Your 4th
Emergency
Service**

Schedule of Benefits

Use this chart to see at a glance how much cover is provided by your AA Travel Insurance policy. Please refer to the individual sections for specific details of your cover.

Cover	Where to find out more	European & Worldwide Cover limits (per person unless stated)
Cancellation or Curtailment	Section 1 – pages 22–24	£5,000
Emergency Medical and other Expenses	Section 2 – pages 24–26	£10 million
Hospital Benefit	Section 3 – page 26	£600
Personal Accident	Section 4 – page 27	Up to £25,000
Baggage	Section 5 – pages 27–29	£1,500
Personal Money	Section 6 – pages 29-30	£500
Personal Liability	Section 7 – pages 30–31	£2 million
Delayed Departure	Section 8 – pages 31-32	£100
Holiday Abandonment	Section 9 – pages 32-33	£5,000
Missed Departure	Section 10 – page 33-34	£500
Hijack	Section 11 – page 34	£500
Catastrophe	Section 12 – page 34-35	£500
Mugging Benefit	Section 13 – page 35	£400
Withdrawal of Services	Section 14 – pages 35-36	£500
Kennel/Cattery Fees	Section 15 – page 36	£400
Emergency Car Hire	Section 16 – pages 36-37	£750
Emergency Overseas Veterinary Costs	Section 17 – page 37	£250
Overseas Legal Expenses	Section 18 – pages 37–38	£50,000
Winter Sports Cover	Sections 19-23 – pages 38–42	Please refer to policy
Golf Cover	Sections 24-26 – pages 42–45	Please refer to policy
Wedding/Civil Partnership Cover	Section 27 – pages 45–47	Please refer to policy
Travel Disruption Extension	Sections 28-31 – pages 47–50	Please refer to policy
Financial Failure Holiday Protection	Section 32 – pages 51	£5,000
Additional AA Member Benefits	Section 33 – pages 51-52	Please refer to policy

Excess (per person, per section, per event)	Backpacker Cover	Backpacker excess (per person, per section, per event)
£80 (£10 Loss of Deposit)	£2,000	£100 (£10 Loss of Deposit)
£80	£3 million	£100
Nil	No Cover	N/A
Nil	£10,000	Nil
£80	£1,000	£100
£80	£200	£100
£250	£2 million	£250
Nil	No Cover	N/A
£80	£2,000	£100
Nil	£400	Nil
Nil	No Cover	N/A
Nil	£500	Nil
Nil	No Cover	N/A
Nil	No Cover	N/A
Nil	No Cover	N/A
Nil	No Cover	N/A
Nil	No Cover	N/A
Nil	£50,000	Nil
booklet for specific cover		
booklet for specific cover		
booklet for specific cover	No Cover	N/A
booklet for specific cover		
Nil	£5,000	Nil
booklet for specific cover	No Cover	N/A

MAIN FEATURES AND BENEFITS

Section 1. Cancellation or Curtailment

Covers you for irrecoverable costs in the event your trip is cancelled or cut short due to illness, redundancy, jury service and other specified risks.

Section 2. Emergency Medical and Other Expenses

Covers you for emergency medical expenses, repatriation costs, funeral and dental expenses if you fall ill, are injured or die on your trip.

Section 4. Personal Accident

Provides a fixed benefit in the event you are seriously injured or killed on your trip.

Section 5. Baggage, Baggage Delay and Passport

Cover for loss, theft or damage to your baggage with additional cover for costs relating to lost passports.

Section 7. Personal Liability

Covers the amount you become legally liable to pay in the event of injury, illness or death to a third party, or damage to property not belonging to you.

Section 8. Delayed Departure

Provides a fixed benefit based on the duration you are delayed by scheduled public transport you are booked to travel on.

Sections 19-23. Winter Sports Cover

Additional cover for ski equipment, ski pack and piste closure when the Winter Sports option is purchased.

Sections 28-31. Travel Disruption Extension

If you are planning on booking parts of your travel arrangements yourself, rather than as part of a package from a travel agents, you may wish to take out travel disruption cover. This is optional cover extending the delay, cancellation, missed departure sections and offering additional accommodation cover, if following Foreign and Commonwealth Office advice your travel is disrupted. This section provides cover in the event of natural catastrophes, adverse weather and strikes amongst others.

Section 32. Financial Failure Holiday Protection

Provides cover against the insolvency of pre-booked elements of your trip such as scheduled flights, ferries, excursions, railway journeys and many others provided they do not form part of an inclusive holiday.

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Foreword and about us

WELCOME TO AA TRAVEL INSURANCE

A warm welcome and thank you for choosing to insure your travel through us. Our aim at the AA is to combine value for money with peace of mind, making travel insurance as straightforward as possible.

Your policy booklet and travel insurance schedule include everything you need to know about your cover. In addition, you can always contact our experienced customer service agents who are there to help you with all your travel insurance needs.

The AA is able to offer you more than just great deals on travel insurance. If you want more information on our other products, we can help you. Either call us or visit our website on theAA.com.

ABOUT YOUR POLICY

This is your travel insurance policy. It contains details of what is covered, conditions, and what is not covered, for each insured person and is the basis on which all claims will be settled. It is validated by the issue of the travel insurance schedule which we recommend be attached to the policy. It is essential that you read both documents to ensure that the cover is suitable for your needs. You should also take both documents with you when you travel.

In return for having accepted your premium we will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the period of insurance, provide insurance in accordance with the operative sections of your policy as referred to in your travel insurance schedule.

The travel insurance schedule and any endorsements are all part of the policy. Your policy is evidence of the contract of insurance.

ELIGIBILITY

This policy is only available to **you** if:

- **You** are permanently resident in the **United Kingdom**.
- **You** are registered with a **medical practitioner** in the **United Kingdom**.
- **You** are in the **United Kingdom** at the time of purchasing this policy.
- **Your trip** starts and ends in the **United Kingdom** (single trip, annual multi-trip or backpacker cover only).
- **Your trip** starts in the **United Kingdom** (one way trip cover only).

ANNUAL MULTI-TRIP POLICIES

Annual multi-trip cover is available to customers permanently living in the **UK** on a single, **couple** or family basis as defined below:

Single One adult, aged 18–79

Couple Two adults, aged 18–79, permanently living together.

Single Parent Family One adult, aged 18–64 and up to 6 children aged 2-17, permanently living together.

Family Two adults, aged 18–64 and up to 6 children aged 2-17, permanently living together.

Please Note: If **you** are divorced/separated and **your** children, aged under 18, do not live permanently with **you**, they can be named and covered under this policy.

SINGLE TRIP POLICIES

For Single Trip policies there is a minimum age limit of 18 but no upper adult age limit. If **you** are aged under 18 **you** will be only covered under a **Family Cover** policy unless otherwise agreed.

For Single Trip policies the age limits apply at the date of departure for the **trip**. For Annual policies the age limits apply at the date of purchase.

Backpacker Policies:

This policy is not available to anybody aged 46 or over.

THE LAW APPLICABLE TO THIS CONTRACT

You are free to choose the law applicable to this policy. **Your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

HELPLINES

Please carry this policy and the Assistance Helpline telephone number with **you** in case of an emergency.

POLICY INFORMATION OR ADVICE

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone the customer helpline on the number shown on **your** travel insurance schedule.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

CIGNA Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

RENEWAL OF ANNUAL MULTI-TRIP COVER

We will automatically renew **your** policy after 12 months, for a further 12 months, using the payment details **you** have provided **us** with unless **you** tell **us** not to. If **your** card details change **your** card provider may supply **us** with updated details which **we** will use at subsequent renewals. If **you** do not wish to renew please call **our** Customer Services team at least 7 days prior to renewal.

If there has been any changes to **your** medical condition in the last twelve months, please contact **us** on 0330 100 7703 before renewing **your** policy.

POLICY WORDING

This document only constitutes a valid evidence of insurance when it is issued in conjunction with a valid schedule.

SINGLE TRIP

Cover for one **trip** of up to a maximum duration of 185 days. **Your** travel insurance schedule will show the **trip** duration **you** have selected.

ANNUAL MULTI-TRIP

- **You** are covered for an unlimited number of **trips** within **your** chosen geographical area during the **period of insurance**.
- The maximum duration for each single **trip** is 45 days (90 days if **you** have selected the 'extended stay' option and this is shown on **your** travel insurance schedule). If a **trip** will exceed this limit, there is no cover for any part of the **trip** and **you** will need to arrange alternative insurance.
- **Trips** within **your home area** must be pre-booked and involve an overnight stay of two or more nights in a hotel, motel, holiday park, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.
- If **you** have chosen **winter sports** cover, **you** will be covered for a maximum of 17 days of **winter sports** activities during the **period of insurance**.

EXTENDED STAY (ANNUAL MULTI-TRIP ONLY)

The maximum duration of each **trip** can be extended to 90 days at additional cost at the time of purchase or within 14 days of receiving **your** policy documentation unless **you** have already started **your trip**.

Please note: the age limit for extended stay is 64 and under.

EXTENDING YOUR TRIP (SINGLE TRIP ONLY)

If **you** decide to stay abroad longer than originally planned and need to extend the **period of insurance**, **you** must contact AA Travel Insurance before **your** existing cover has expired. Tel: 0330 100 7703. Any extension of cover will be at **our** discretion and as long as **you** have not made any claim, or intend to make one, and will be subject to immediate payment by Credit/Debit Card of the appropriate additional premium.

WINTER SPORTS

Winter sports cover can be included at an additional cost to either a Single trip or Annual multi-trip policy.

The **winter sports** cover provided is for recreational skiing (including snowboarding) in recognised resort areas that have marked pistes or runs designed for public use. Within these recognised areas, **you** are covered for 'off-piste' skiing provided that **you** are accompanied by a qualified guide, and the area is not marked as out of bounds or hazardous. At all times **you** will be expected to ski safely, take notice of any local authoritative warnings or advice and not recklessly expose yourself to hazard.

BUSINESS TRAVEL

Cover for travel in connection with **your** business, trade or profession is automatically included so long as this does not involve manual work of any kind.

INDEPENDENT TRAVEL

Under annual multi-trip cover, all adults named on the travel insurance schedule are covered while travelling on their own but children must always be accompanied by an adult named on this insurance.

GEOGRAPHICAL LIMITS

Area 1 - The **United Kingdom**, Channel Islands and Isle of Man.

Area 2 - Europe excluding Spain, Cyprus, Turkey and Malta: Albania, Algeria, Andorra, Austria, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands, Croatia, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Israel, Italy, Kosovo, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands not otherwise specified (except for the Balearic Islands), Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Syria, Tunisia, Ukraine, United Kingdom and the Vatican City.

Area 3 - Europe: All countries in Area 2 including Spain (plus the Balearic Islands and Canary Islands), Cyprus, Turkey and Malta.

Area 4 - Australia and New Zealand.

Area 5 - Worldwide excluding The United States of America, Canada and the Caribbean.

Area 6 - Worldwide including The United States of America, Canada and the Caribbean.

UNDERWRITER

AA Travel Insurance is underwritten by CIGNA Europe Insurance Company S.A.-N.V., Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

AA Travel Insurance is a brand style of Automobile Association Insurance Services Limited (AAIS) used under licence by Cigna Insurance Services (Europe) Limited which arrange and administer the travel insurance. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Cover provided by this insurance

Before you go

Reciprocal health agreement – If **you** are travelling to European Union countries **you** should get a European health insurance card (EHIC). This card has replaced the old E111 which is no longer valid from 1 January 2006. The easiest way to get the card is online at www.ehic.org.uk. **You** can also phone 0300 330 1350. This will allow **you** to get certain free medical treatment in European Union countries. If **you** use an EHIC, which reduces the cost of medical treatment, **you** will not have to pay the £80 **excess** (£100 for backpacker policies) for any medical expenses claim.

Medicare Scheme – If **you** are travelling to Australia or New Zealand and need medical treatment, **you** must register for treatment under their respective national Medicare scheme. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au or by emailing medicare@medicareaustralia.gov.au. If **you** need to go into hospital, please contact **our** 24 hour Assistance Helpline as soon as possible.

Know before you go – **We** are working with the Foreign and Commonwealth Office (FCO) to do all that **we** can to help travellers stay safe overseas. Wherever **you** are going **you** should check the FCO web site at: www.fco.gov.uk/knowbeforeyougo

It is packed with essential travel advice and tips, and up-to-date country information, including those areas where there may be conflict, wars or violence.

Please Note: Claims arising from travel to areas affected by war, invasion or hostilities, or areas deemed unsafe by the FCO, are excluded from this insurance (see General Exclusions).

The next part of this policy tells **you** exactly what's covered under the individual sections of the policy. To help **you** fully understand what is included in **your** insurance, **we** have for each section of cover detailed 'What's covered' and 'What's not covered' and highlighted the relevant policy limits and given guidance for what to do in the event of a claim.

The policy also contains General Exclusions and General Conditions that apply to all sections of the policy.

Sections 1–18 and section 32, Financial Failure Holiday Protection are automatically included in this insurance.

Please Note:

You can choose to exclude Section 5, Baggage, baggage delay and Passport and Section 6, Personal Money cover if **you** already have cover under another policy, for example, **your** home contents policy.

Sections 19–23 are only applicable if **you** have chosen to include **Winter Sports** cover.

Sections 24–26 are only included if **you** have chosen to include Golf Cover.

Section 27 is only included if **you** have chosen to include Wedding Cover.

Sections 28–31 are only included if **you** have purchased the Travel Disruption Extension.

Your policy statement will confirm the cover you have chosen.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout the policy and will appear in bold print (apart from the Financial Failure Holiday Protection and Travel Dispute Professional fees policy where separate definitions apply).

AA Member

- means any person who holds a current AA Roadside Assistance product. To qualify for the additional member benefits **you** must hold this membership at the time of purchasing this policy or when renewing it.

Baggage

- means luggage, clothing, personal effects (excluding personal money) and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

- means an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

Period

Cancellation Period	- means the 14 days following receipt of the policy documents when you buy the policy or the 14 days from the renewal date.
Close Business Associate	- means any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.
Close Relative	- means mother, father, sister, brother, wife, husband, civil partner, partner (who have cohabited for at least 6 months), son, daughter (including fostered/adopted), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, cousin, aunt, uncle, niece, nephew, step-parent, step-child, step- brother, step-sister or legal guardian.
Couple	- means you and your close relative who lives with you in a domestic relationship at the same address as you .
Curtailment/ Curtail	- means either: a) Cutting short your trip by direct early return to your home area . Claims will be based on the number of complete unused days of your trip from the date you returned to your home area , or b) by attending a hospital outside your home area as an in-patient or being confined to your accommodation outside your home area due to compulsory quarantine or on the orders of a medical practitioner , in either case for a period in excess of 48 hours. Claims will be calculated from the day you were admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation .
Excess	- means where applicable the excess is the first amount of each claim, per section, for each separate incident payable for each insured person .
Excess Waiver	- means that where excess waiver cover is applicable, the standard policy excess will not be deducted from the claim. This does not apply to certain excesses on higher level sports and activities which have a specific excess applied to them and any excesses that have been applied specially to declared medical conditions.
Family Cover	- means you and your husband/wife or civil partner, partner (who have co-habited for at least 6 months) and up to six unmarried, dependant children of either of you (including fostered or adopted) under the age of 18 years who must be named on this insurance. On an annual multi-trip policy, adults may travel independently of each other but children must always be accompanied by an adult named on this insurance.
Golf Equipment	- means golf clubs, golf balls, golf bag, golf shoes and non motorised golf trolley.
Hijack	- means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance that you are travelling in as a passenger.
Home	- means your normal place of residence in the United Kingdom.
Home Area	For residents of the United Kingdom excluding the Isle of Man, your home area means the United Kingdom excluding the Isle of Man. For residents of the Isle of Man, your home area means the Isle of Man.
Incidental	- means happening on a casual or occasional basis.
Insurer	- means Cigna Europe Insurance Company S.A.-N.V.
Medical condition	- means any disease, illness or injury.
Medical Practitioner	- means a registered practising member of the medical profession recognised by the law of the country where they are practising who is not related to you or any person who you are travelling with.
Mugging	- means a violent, threatening attack by a third party causing actual bodily harm.

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

as more fully described under The Package Travel, Package Holiday and Package Tour Regulations 1992.

Period of Insurance

Annual multi-trip policies

- means the period of one year starting at the agreed date as shown on **your** travel insurance schedule.

Any one **trip** in this period must not exceed 45 days in length (90 days if **you** have selected the 'extended stay' option and this is shown on **your** travel insurance schedule). **Winter sports** (where the appropriate premium has been paid) are limited to 17 days per period of insurance.

Trips within **your home area** must involve at least two nights pre-booked accommodation in a hotel, motel, holiday park, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Cancellation cover commences on the start date of the policy as stated on the travel insurance schedule or the time of booking the **trip** (whichever is the later) and terminates on commencement of any **trip**.

Single trip policies

- means the period of the **trip** not exceeding that shown on the travel insurance schedule and terminating at the **trip's** completion.

Cancellation cover commences when the policy is purchased and ends upon departure for **your trip**. In the event of a cancellation claim, all remaining cover will cease for the planned **trip**.

Backpacker policies

- means the period of the **trip** not exceeding that shown on the travel insurance schedule and terminating at the **trip's** completion.

Cancellation cover commences when the policy is purchased and ends upon departure for **your trip**. In the event of a cancellation claim, all remaining cover will cease for the planned **trip**.

Backpacker cover also entitles **you** to one return visit to **your home** before **your** intended return date (as specified on **your** travel insurance schedule) for up to a maximum duration of 14 days excluding any return for which a claim is being made as a result of emergency medical, repatriation or curtailment. Cover is suspended from the time **you** arrive at **your** departure point to **your home** and starts again when **you** leave the immigration control at **your** overseas destination. During this period no cover is provided by the policy.

If **your trip** requires a stopover at a destination **you** do not have cover for, then **your** AA Backpacker policy will automatically provide cover for this period as long as all such stopovers combined do not exceed 10 days.

Annual Multi-Trip, Single Trip and Backpacker policies

For the above policy types; all other sections of the policy, whichever cover is selected, the insurance commences when **you** leave **your home** to commence the **trip** and terminates at the time of **your** return to **your home** on completion of the **trip**.

Any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi-trip policy which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this policy.

One Way Trip policies

- means the period of a single outward **trip** (max 7 days) and terminating upon its completion, but not in any case exceeding 24 hours after the time **you** first leave the immigration control of **your** final destination country. Under these policies section A – cancellation cover shall be operative from the time **you** pay the premium and evidence of insurance is issued and will cease upon departure of **your trip** or in the event of a cancellation claim on **your** policy all remaining cover will cease for the planned trip. All other sections of the policy, the insurance commences when **you** leave **your home** to commence the **trip** and terminates 24 hours after the time **you** first leave the immigration control of **your** final destination country.

Personal Money

- means bank notes, currency notes and coins in current use, travellers' and other cheques, travel tickets, event and entertainment tickets, United Kingdom driving licence and credit/debit or charge cards all held for private purposes.

Pet Public Transport Single Item

- **your** cat or dog.

- means any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

- means any one article pair or set of articles (including golf clubs) or collection which is used or worn together, except when the additional golf equipment section is purchased and shown in the travel insurance schedule then the single item limit applies to each individual golf club and not the set as a whole.

Ski Equipment

- means skis (including bindings), ski boots, ski poles, snowboards (including bindings) and snowboard boots.

Terrorism

- means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travelling Companion

- means a person(s) with whom **you** have booked to travel on the same travel itinerary and without whom **your** travel plans would be impossible.

Trip

- means any holiday, business or pleasure **trip** or journey made by **you** within the area of travel shown in the travel insurance schedule which begins and ends in **your home area** during the period of insurance unless the trip is a one way **trip** as defined under period of insurance.

If annual multi-trip cover is selected any such **trip** not exceeding 45 days (90 days if **you** have selected the 'extended stay' option and this is shown in **your** travel insurance schedule) is covered, but limited to 17 days in total in each period of insurance for **winter sports** (if **you** have paid the appropriate **winter sports** premium to include this cover). If any **trip** exceeds 45 days (or 90 days if selected) there is absolutely no cover under this policy for that **trip** (not even the first 45 or 90 days of the **trip**), unless **you** have contacted **us** and we have agreed in writing to provide cover. In addition, any **trip** solely within **your home area** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday park, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi-trip cover is considered to be a separate insurance with terms, definitions, exclusions and conditions contained in this policy applying to each **trip**.

Unattended

- means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom/UK Valuables

- means England, Scotland, Wales, Northern Ireland and the Isle of Man.
- means jewellery, gold, silver, precious metal or precious or semi precious stone articles, watches, furs, leather goods, cameras, camcorders, photographic, audio, video, (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computers, laptops, tablets, computer game consoles, TV, computer games and associated equipment, telescopes, binoculars, portable DVD players, MP3 players such as iPods, electronic readers, ebooks, mobile phones, smart phones and other telecommunication equipment and portable satellite navigation systems.

We/Us/Our

- means Cigna Insurance Services (Europe) Limited. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 4617110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Winter Sports

- means guided cross country skiing (Nordic skiing), glacier skiing, recreational racing, snowmobiling, mono skiing, off piste skiing or snowboarding only when accompanied by a locally qualified guide and the area is not marked as out of bounds or hazardous, on-piste skiing, on-piste snowboarding and snow sledging.

You/Your/Insured Person(s)

- means each person travelling on a **trip** whose name appears in the travel insurance schedule.

GENERAL CONDITIONS APPLICABLE TO THE WHOLE POLICY

You must comply with the following conditions to have the full protection of **your** policy.

You must take reasonable care to ensure that the information provided by **you** or on **your** behalf in relation to **your** AA Travel Insurance is provided honestly, fully and to the best of **your** knowledge. If any of **your** insurance or personal details set out in **your** documents are incorrect or incomplete, or if **you** need to make a change to **your** policy, please call the Customer Services helpline as soon as possible. A full list of the changes to be notified is outlined below:

- Changes in destination;
- Change in medical conditions;
- Change of travel dates (for single trip policies);
- Change in activities planned on your **trip**.

If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to section 4 - personal accident).

2. Reasonable precautions

At all times **you** must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property from loss or damage and to recover property lost or stolen.

3. Statutory cancellation rights

You may cancel this policy within the **cancellation period** by writing to the address shown on **your** travel insurance schedule during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

4. Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by writing to the address shown on **your** travel insurance schedule. If **you** cancel after the **cancellation period** no premium refund will be made. **We** reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

5. Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

CLAIMS CONDITIONS

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

1. All Claims Except Legal Expenses

You must notify **us** preferably by phone or by writing to **us** at the appropriate address given below, depending on the type of claim:

AA Travel Insurance Claims, 1 Drake Circus, Plymouth PL1 1QH.

Tel: 0330 100 7703. email: travel.claimsplymouth@cignainsurance.co.uk

Legal Expenses only Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Tel: 0208 652 1313.

For emergency medical assistance, repatriation or **curtailment** please refer to pages 21–22.

The notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

When contacting the claims department, please quote AA Travel Insurance and have the following information to hand:

- Name of **your** policy and where it was purchased.
- Policy number.
- Resort and country visited.
- Value of claim.
- Brief circumstances.
- Travel dates.
- Incident date.

Failure to have the above information to hand may result in **your** claim being delayed.

You must also inform **us** if **you** are aware of any court claim form, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate admit or repudiate any claim without **our** written consent. **You** or **your** legal representatives must supply at **your** own expense all information, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**. **We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post-mortem examination.

You must keep any property which is damaged, and, if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become **our** property. **We** may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts, bills or any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, an original user manual or bank or credit card statements.

2. Transferring of Rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

3. Fraud

Throughout **your** dealings with **us** **we** expect **you** to act honestly. If **you** or anyone acting for **you**:

- a) knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- a) **we** may prosecute fraudulent claimants;
- b) **we** may make the policy void from the date of the fraudulent act;
- c) **we** will not pay any fraudulent claims;
- d) **we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;

- e) **we** shall not return any premium paid by **you** for the policy;
- f) **we** may inform the Police of the circumstances.

4. Disclosure of Information

In the unfortunate event that **you** need to make a claim then **we** will need to disclose information to any other party involved in the claim. This may include:

- Third parties involved with the claim, their insurer, solicitor or representative.
- Medical teams, the police or other investigators.
- **Our** claims handlers or other agents involved in dealing with **your** claim.

GENERAL EXCLUSIONS RELATING TO HEALTH

Important Conditions Relating to Health – Telephone: 0330 100 7703

Applying to Section 1 Cancellation or Curtailment, Section 2 Medical Expenses, Section 3 Hospital Benefit and Section 4 Personal Accident.

1. Unless the **medical condition** has been declared to **us** and **we** have agreed cover in writing or by endorsement, **you** are not covered:
 - for a **medical condition** for which **you** are taking prescribed medication, or have received treatment (including surgery, tests or investigations) within the last 2 years
 - where **you** have been referred to, treated by, or are under the care of a healthcare specialist (e.g., general practitioner, hospital specialist/consultant, nurse, osteopath, chiropractor, acupuncturist, physiotherapist)
 - where **you** are currently waiting for medical treatment (including surgery, tests or investigations)
2. **We** will not pay claims:
 - where **you** are travelling against a doctor's advice or where **you** would be travelling against medical advice had you sought advice prior to the **trip**
 - where **you** are travelling to obtain medical treatment abroad
 - where **you** are travelling having received a terminal prognosis
 - for any **medical conditions of close relatives, close business associates** (whether travelling or not) or travelling companions not covered by this insurance, if the conditions have caused them to have been hospitalised (or treated in a hospital) in the last 12 months
 - related to stress, anxiety, depression or any other mental or nervous disorder that **you** were not aware of at inception/renewal of the policy unless the condition has been investigated and diagnosed by a community mental health professional specialising in the relevant field
 - relating to any medical condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a medical practitioner
 - where **you** travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
3. **We** will not pay claims under section 1 Cancellation or curtailment where **you** are currently waiting for medical treatment (including surgery, tests or investigations).

Changes in your health

1. If **your** health changes after **you** purchased **your** policy but before **you** travel, **you** must tell **us** about these changes if because of these **you**:
 - Have seen a doctor and have 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) or the results of tests and investigations

We will then tell **you** if **we** can cover these **medical conditions** free of charge or for an additional premium.
2. 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:
 - Making a cancellation claim for any pre-booked trips; or

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

SPORTS AND ACTIVITIES

Sports and Activities – Grade 1 - No Additional Charge

You are covered under Section 2 - Emergency Medical Expenses and Section 4 - Personal Accident for the following activities automatically, provided that the activity is on an **incidental** basis **you** do not need to contact AA Travel Insurance.

Archery
 Badminton
 Banana boat rides
 Baseball
 Basketball
 Beach games
 Bowls
 Bungee jump (1)
 Camel / Elephant riding+
 Canoeing (Grades 1 to 3) - life jacket and helmet must be worn
 Clay pigeon shooting+
 Cricket
 Curling
 Cycling (excluding mountain biking) – helmet must be worn
 Dinghy sailing+
 Fell walking/running (no climbing)
 Fencing
 Fishing
 Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
 Football
 GAA football
 Golf (this covers the activity under the usual Terms and Conditions of the policy. Additional cover specifically for golf **trips** and equipment is available)
 Hiking (under 2,000 metres altitude)
 Hockey
 Horse riding (up to 7 days, no polo, no hunting or jumping, riding hat to be worn)
 Hot air ballooning (organised pleasure rides only)
 Husky dog rides
 Ice skating(rink)
 Jet boating (passenger only)+
 Jogging
 Kayaking (Grades 1 to 3) life jacket and helmet must be worn
 Manual work (bar and restaurant, waitress, waiter, chalet maid, au pair, nanny and occasional light manual work including retail work and fruit picking but excluding the use of power tools and machinery)+
 Motorcycling on public roads (no racing) safety helmet to be worn and must possess a licence allowing **you** to ride an equivalent motorcycle in the **UK**+
 Netball
 Non manual work (including professional administrative or clerical duties only)
 Orienteering (no climbing)
 Paintballing (with eye protection)+
 Parascending/parasailing (over water)
 Passenger on a ski-doo+
 Passenger on a snowmobile+
 Pony trekking – riding hat must be worn
 Racquetball
 Rambling (under 2000m altitude)
 River canoeing (up to Grade 3) life jacket and helmet must be worn
 Roller skating wearing helmet and pads
 Roller blading wearing helmet and pads
 Rounders
 Rowing
 Running-sprint/long distance
 Safari (**UK** organised)
 Sail boarding
 Scuba diving* down to 30 metres if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
 Sea fishing
 Skate boarding
 Sleigh rides
 Snorkelling
 Squash
 Surfing (under 14 days)
 Tennis
 Tour operator safari

Track events
 Trekking (under 2,000 metres altitude)
 Volleyball
 War games (with eye protection)+
 Water polo
 Water ski-ing
 Windsurfing
 Yachting/Sailing (passenger only, inside territorial waters)+
 Yoga

+ Cover under Section 7 - Personal Liability for those sports and activities marked with a + is excluded

*Scuba diving - scuba diving to the following depths. Provided **you** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

BSAC Ocean Diver - 20 metres
 BSAC Sports Diver - 30 metres**
 BSAC Dive Leader - 30 metres**
 PADI Open Water - 18 metres
 SSI Open Water Diver - 18 metres
 SSI Advanced Open Water - 30 metres**
 SSAC Sports Diver - 30 metres**
 SSAC Master Diver - 30 metres**
 PADI Deep Dive Speciality - 30 metres**
 PADI Dive Master - 30 metres**
 PADI Advanced Open Water - 30 metres **

**For the purpose of diving under sports and activities Grade 1.

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

You will not be covered under this policy if **you** travel by air within 24 hours of participating in scuba diving.

Sports and Activities - Grade 2 - Subject to an additional premium

You can be covered under Section 2 - Emergency Medical Expenses and Section 4 - Personal Accident where indicated below for the following activities provided that the activity is on an **incidental** basis (unless stated otherwise below) and subject to an additional premium being paid.

Medical Excess	Personal Accident Sum	Personal Liability Cover
Increased to £250	Reduced by 50%	Excluded

Black water rafting (Grade 1 to 4) life jacket and helmet must be worn
 Boxing training (no contact)
 Bungee jump (up to 3 additional)
 Camel/Elephant riding/trekking (non **incidental**)
 Cycle touring - helmet must be worn
 Dry ski-ing
 Go karting (within organiser's guidelines) - helmet must be worn
 Horse riding (over 7 days, no polo, no hunting or jumping - riding hat to be worn)
 Hot air ballooning (organised pleasure rides only - non **incidental**)
 Hurling
 Marathon running
 Martial arts (no contact - training only)
 Mountain biking (no downhill, no racing) - helmet must be worn
 Parascending/parasailing (over water, non **incidental**)
 Rambling/trekking between 2,001m and 4,000m
 Safari (non-UK organised)
 Sand boarding
 Scuba diving* non **incidental**, down to 50m if qualified and not diving alone or accompanied by a qualified instructor (see notes below)
 Sea canoeing (life jacket must be worn)
 Sea fishing (non **incidental**)
 Snorkelling (non **incidental**)
 Surfing
 Triathlon
 White water rafting - (Grades 1 to 3) life jacket and helmet must be worn
 Waterskiing (non **incidental**)
 Windsurfing (non **incidental**)
 Yachting/Sailing (non **incidental** or as member of crew, inside territorial waters)

*Scuba diving - scuba diving to the following depths. Provided **you** are diving under the direction of an accredited dive marshal, instructor or guide. Alternatively, if qualified, within the guidelines of the relevant diving or training agency or organisation and not diving alone:

- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres**
- BSAC Dive Leader – 50 metres**
- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres**
- PADI Dive Master – 40 metres**
- PADI Deep Dive Speciality – 40 metres**
- SSI Open Water Diver – 18 metres
- SSI Advanced Open Water – 30 metres**
- SSAC Sports Diver – 35 metres**
- SSAC Master Diver – 50 metres**

**For the purpose of diving under sports and activities Grade 2.

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

You will not be covered under this policy if **you** travel by air within 24 hours of participating in scuba diving.

Personal Medical Excess	Personal Accident Sum	Liability Cover
Increased to £500	Reduced by 50%	Excluded

- Abseiling
- American football
- Canoeing (Grade 4) life jacket and helmet must be worn
- Kayaking (Grade 4) life jacket and helmet must be worn
- Rugby
- Sand yachting
- Tandem skydive (up to 2 jumps maximum)
- White water rafting (grade 4) life jacket and helmet must be worn
- Yachting/Sailing (passenger only, outside territorial waters)
- Zip lining/trekking (safety harness must be worn)

Personal Medical Excess	Personal Accident Sum	Liability Cover
Increased to £1,000	Excluded	Excluded

- Canyoning
- High diving under 5m (no cliff diving)
- Horse jumping (no polo, no hunting – riding hat to be worn)
- Jet Skiing
- Kite surfing
- Parasailing/parascending (over land, non **incidental**)
- Quad Biking
- Rock climbing (under 2,000m)
- Rock scrambling (under 4,000m)

Winter Sports Upgrade (the following activities are only available if Winter Sports upgrade has been purchased)

Personal Medical Excess	Personal Accident Sum	Liability Cover
Increased to £1,000	Excluded	Excluded

- Bum boarding
- Ski biking
- Snow tubing
- Snow mobiling

GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS OF THE POLICY

We will not pay for claims arising directly or indirectly from:

1. Any pre-existing **medical condition** and associated condition (unless terms are agreed by **us**).
2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under section 2 - Emergency Medical and other expenses, section 3 - Hospital Benefit and section 4 - Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. **Your** pursuit of **winter sports** unless the appropriate additional premium has been paid and sections 19 to 23 are shown as operative in **your** travel insurance schedule. However, even if **winter sports** cover is included **you** are still not covered for the following activities: Off Piste skiing or snowboarding unless accompanied by a locally qualified guide, skiing against local authoritative warning or advice, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heliskiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, ski racing, snow scooting, snow biking, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
6. **Your** engagement in or practice of: manual work in connection with a profession, business or trade, flying except as a fare paying passenger in a fully licensed passenger-carrying aircraft, the use of motorised vehicles unless an applicable current United Kingdom driving licence is held permitting the use of such vehicles in the United Kingdom and the country visited and a crash helmet is worn, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions.
7. **Your** participation in or practice of any other sport or activity unless:
 - a) shown as covered without charge in the grade 1 sports and activities on page 17
 - or
 - b) shown as operative in **your** travel insurance schedule.
8. **Your** drinking too much alcohol, or any form of alcohol abuse or alcohol dependency. **We** do not expect **you** to avoid drinking alcohol during **your trip**, but **we** will not cover any medical claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected.
9. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a **Medical Practitioner**, but not for the treatment of drug addiction), self-exposure to needless peril (except in an attempt to save human life).
10. **Your** own unlawful action or any criminal proceedings against **you**.
11. Any other loss, damage or additional expense following on from the event for which **you** are claiming unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury** or illness.
12. Operational duties of a member of the Armed Forces other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under section 1 - Cancellation or Curtailment charges.
13. **Your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation (WHO) or similar body has advised against all or all but essential travel.
14. Any claims caused by **you**,
 - jumping or diving from piers, walls or rocks (including tombstoning and shore diving)
 - climbing on top of or jumping from a vehicle

- jumping from a building or balcony
- climbing or moving from any external part of a building to another part (apart from stairs) and falling, regardless of the height.

unless **your** life is in danger or **you** are attempting to save human life.

MEDICAL ASSISTANCE

We're here to help

Need medical help abroad? Call us first on +44 (0) 208 763 3083

For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies: if you need a GP, or need to go to A&E or a clinic, Call Us First, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please Call Us First on the Assistance Helpline

+44 (0) 208 763 3083

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...

- Confirm that you're in a place of safety;
- Establish the best local treatment available to you; and
- Consider your health and best interests;
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Assistance Helpline.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise you, your travelling companion, and/or your treating doctor, of what steps to take.

We understand how important it is to have someone who...

- You can contact at any time of the day or night
- You can trust has the medical expertise to guide you to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to you in a language you can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep your key contacts updated on your progress for you and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

RECIPROCAL HEALTH AGREEMENTS

EU, EEA OR SWITZERLAND

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply either online through www.dh.gov.uk/travellers or by telephoning 0300 330 1350. This will entitle **you** to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced by the use of a European Health Insurance Card **we** will not deduct the **excess** under section 2 - Emergency Medical and other expenses.

AUSTRALIA

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website on www.medicareaustralia.gov.au. or by emailing medicare@medicareaustralia.gov.au. Alternatively please call the Assistance Helpline for guidance.

If **you** are admitted to hospital contact must be made with the Assistance Helpline as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

Contact the Assistance Helpline on:

From anywhere in the World +44 (0) 208 763 3083

From the United Kingdom 020 8763 3083 Fax +44 (0) 208 763 3035
email international.ops@capita.co.uk

SECTION 1: CANCELLATION OR CURTAILMENT CHARGES

The maximum amount we will pay per person is shown below:

Cancellation.....	£5,000 (£2,000 for backpacker policies)
Curtailement.....	£5,000 (£2,000 for backpacker policies)

WHAT'S COVERED

We will pay **you** up to the amount shown above for **your** proportion of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay together with **your** proportion of any reasonable additional travel expenses incurred if:

- a) Cancellation of the **trip** is necessary and unavoidable or
 - b) the **trip** is **Curtailed** before completion
- as a result of any of the following events occurring:
1. The unforeseen **bodily injury**, illness, disease or complications arising as a direct result of pregnancy or death of:
 - a. **You**
 - b. **Your travelling companion**
 - c. Any person with whom **you** have arranged to reside temporarily
 - d. **Your close relative**
 - e. **Your close business associate**
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **you** or **your travelling companion**.
 3. Redundancy (which qualifies for payment under current **United Kingdom** redundancy payment legislation and at the time of booking the **trip** there was no reason to believe anyone would be made redundant) of **you** or **your travelling companion**.
 4. **You** or any person with whom **you** are travelling or have arranged to travel with are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
 5. The Police or other authorities requesting **you** to remain at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
 6. **Your** passport or visa is stolen shortly before **your** booked departure date and there is insufficient time to obtain an emergency replacement.
 7. Within 7 days of **your** planned departure **your pet**:
 - Becomes lost and is not found at least 48 hours prior to **your** departure.
 - Dies as a result of an accident or sudden illness
 - Requires emergency life-saving surgery as a result of accident or sudden illness

Special conditions relating to claims

1. It is a condition of the policy that **you** contact the Assistance Helpline prior to any **curtailment** of **your trip**.

2. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and prior approval of the the Assistance Helpline to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
3. If **you** cancel the **trip** due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that **you** are suffering from **you** must provide (at **your** own expense) a medical certificate from either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field; or
 - b) any other **bodily injury**, illness, disease or complications arising as a direct result of pregnancy, **you** must provide (at **your** own expense) a medical certificate from a **medical practitioner**,
 stating that this necessarily and reasonably prevented **you** from travelling.
4. If **you** fail to notify the travel agent, tour operator or provider of transport/ accommodation as soon as **you** find out it is necessary to cancel the **trip** the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.
5. **You** must report the theft of **your** passport to the police within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the theft.
6. **You** must send **us** (at **your** own expense):
 - a) written confirmation from the veterinary surgeon of the injury/illness to **your pet** and the cost of the treatment given.
 - b) a death certificate from **your** vet (where the claim relates to the death of **your pet**).

What's not covered

1. The **excess** of £80 (£100 for backpacker policies, £10 for loss of deposit claims) unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. The cost of **your** unused original tickets where the the Assistance Helpline or **we** have arranged and paid for **you** to come **home** following curtailment of the **trip**.
3. Anything mentioned in the General Exclusions Relating to Health section on page 16 unless **we** have agreed cover in writing.
4. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
5. Any claims arising directly or indirectly from:
 - a) **Your** misconduct or misconduct by any person who **you** are travelling with or have arranged to travel with leading to dismissal, **your**/their resignation, voluntary redundancy, **you**/their entering into a compromise agreement, or where **you**/they had received a warning or notification of redundancy before **you** purchased this insurance or at the time of booking any **trip**.
 - b) Circumstances known to **you** before **you** purchased this insurance or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
 - c) Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Accommodation and related costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
8. **Your** failure to obtain the required passport or visa.
9. Theft of **your** passport left **unattended** at any time (unless in **your home**).
9. Your failure to obtain a replacement passport or visa where your passport or visa was stolen more than 72 hours prior to the **trip**.
10. Illness of **your pet** due to a condition for which there is a routine vaccination available which has not been given.
11. Illness of **your pet** due to a condition which has been diagnosed by a veterinary surgeon prior to purchasing this insurance.
12. Anything mentioned in the general exclusions.

SECTION 2: EMERGENCY MEDICAL AND OTHER EXPENSES

The maximum amount we will pay per person is shown below:

Medical Expenses	£10 million (£3 million for backpacker policies)
Funeral Expenses	£7,000
Emergency Dental Expenses	£400

Please Note:

- Medical, dental or hospital expenses in **your home area** are not covered by this insurance.
- All in-patient treatment, additional accommodation or travelling expenses (e.g. to return **home** early) must be authorised in advance by the Assistance Helpline.

What's covered

We will pay **you** up to the amount shown above for the following expenses which are necessarily incurred as a result of **you** suffering unforeseen **bodily injury**, illness, disease, compulsory quarantine or complications as a direct result of pregnancy:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £400 incurred outside of **your home area**.
3. In the event of **your** death outside of **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £7,000 plus the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**.
4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of the Assistance Helpline, reasonable additional transport or accommodation expenses for one friend, **close relative** or **travelling companion** to remain with **you** or travel to **you** from the **United Kingdom** or escort **you** and additional travel expenses to return **you** to **your home area** if **you** are unable to use the return ticket.
5. With the prior authorisation of the Assistance Helpline, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Assistance Helpline agree otherwise.

Special conditions relating to this claim

1. **You** must give notice as soon as possible to the Assistance Helpline of any **bodily injury**, illness, disease or complications arising as a direct result of pregnancy which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. In the event of **your bodily injury**, illness, disease or complications arising as a direct result of pregnancy **we** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to **your home area** at any time during the **trip**. **We** will do this, if in the opinion of the Assistance Helpline or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and / or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. If **you** take medication, **you** must ensure **you** take extra supplies with **you** on **your trip** in case of unexpected delays.
4. The cost of **your** unused original tickets where the Assistance Helpline or **we** have arranged and paid for **you** to return to **your home**, if **you** cannot use the return ticket.
5. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the surgery or treatment that **we** will pay for (including repatriation to **your home area**) will be based on this. If **you** do not accept our decisions and do not want to be repatriated, then **we** will cancel all cover under **your** policy and refuse to deal with claims for any further treatment and/or **your** repatriation to **your home area**.

What's not covered

1. The **excess** of £80 (£100 for backpacker policies) unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule. An **excess** is not payable where the medical expense has been reduced by the use of an EHIC.

2. Anything mentioned in the General Exclusions Relating to Health section on page 16 unless we have agreed cover in writing.
3. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls other than:
 - i. Calls to the Assistance Helpline notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned.
 - ii. Any costs incurred by **you** when **you** receive calls on **your** mobile telephone from the Assistance Helpline for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for travel to or from hospital relating to **your** admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - e) Any form of treatment or surgery which in the opinion of the Assistance Helpline or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - f) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **your home area**.
 - g) Additional costs arising from single or private room accommodation.
 - h) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Assistance Helpline.
 - i) Any expenses incurred after **you** have returned to **your home area**. (unless **you** are an **AA Member** and the expenses are covered under Section 33).
 - j) Any expenses incurred in England, Scotland, Wales, Northern Ireland, or the Isle of Man (unless **you** are an **AA Member** and the expenses are covered under Section 33) which are:
 - i. for private treatment, or
 - ii. funded by, or are recoverable from the Health Authority in **your home area**.
 - iii) funded by a reciprocal health agreement between these countries and/or islands.
 - k) Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - l) Any expenses incurred after the date on which **we** exercise **our** rights under this section to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
 - m) Any costs over £60 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where **your** return to the **UK** is delayed.
 - n) Normal pregnancy, without any accompanying **bodily injury**, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. Anything mentioned in the general exclusions.

In the event of a claim for: **Medical and other expenses**

You will need to:

Contact the Assistance Helpline, where you incur costs that exceed £500, on:

From anywhere in the world +44 (0) 208 763 3083

From the United Kingdom 0208 763 3083

Lines are open 24 hours a day, 365 days a year (366 days in a leap year).

- Send **us your** original **trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Send **us** medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable.
- Send **us** all original receipts and account for all expenses.

If **you** think the treatment is excessive, please contact the Assistance Helpline for on the spot help and advice.

SECTION 3: HOSPITAL BENEFIT

The maximum amount we will pay per person is shown below:

Hospital Benefit£600
This section is not available under backpacker policies.

What's covered

If **you** are ill or injured while on a **trip** abroad and are treated as an in-patient in a hospital outside **your home area**, we will pay **you** £25 for each 24 hours **you** are in that hospital up to the amount shown above.

This benefit is intended to cover or contribute towards any **incidental** expenses up to amount above e.g. telephone calls*, food, taxis to visit someone in hospital etc. that are not normally covered under the policy.

*Please note: mobile phones are convenient but expensive and **you** may still have to pay for the call, even if someone calls **you** when **you** are abroad.

Special conditions relating to claims

1. **You** must tell the Assistance Helpline as soon as possible of any **bodily injury** or illness which necessitates **your** admittance to hospital as an in-patient.

What's not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation:
 - i. Relating to any form of treatment or surgery which in the opinion of the Assistance Helpline or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - ii. Relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - iii. Occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or islands, or are funded by or recoverable from the Health Authority in **your home area**.
 - b) Hospitalisation:
 - i. Relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and the Assistance Helpline can be delayed reasonably until **your** return to **your home area**.
 - ii. As a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 - iii. Occurring in England, Scotland, Wales or Northern Ireland and relating to either private treatment or tests, surgery or treatment the costs of which are funded by, or are recoverable from the Health Authority in **your home area** or covered by a reciprocal health agreement.
2. Anything mentioned in the General Exclusions Relating to Health section on page 16 unless we have agreed cover in writing.
3. Anything mentioned in the general exclusions.

SECTION 4: PERSONAL ACCIDENT

The maximum amount we will pay is £25,000 per event per person.

Age of Insured Person

Age 16–64 £15,000 for Death

£25,000 for Permanent Total Disablement
or Loss of Limb/Eye

Age 15 and under	£2,000 for Death	£25,000 for Permanent Total Disablement or Loss of Limb/Eye
Age 65 and over	£15,000 for Death	£25,000 for Loss of Limb/Eye Nil for Permanent Total Disablement

These limits are reduced to £10,000 on backpacker policies.

Special Definitions (which are shown in italics)

Loss of Limb

-means loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight

-means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist, and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

What's covered

We will pay one of the benefits as shown above if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, Loss of limb, Loss of sight or permanent total disablement.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you** as often as they consider necessary in the event of a claim.

Provisions

2. Benefit is not payable to **you**:
 - a) Under more than one of the items shown above.
 - b) Under permanent total disablement until 24 continuous calendar months after the date **you** sustain **bodily injury**.
 - c) Under permanent total disablement if **you** are able or may be able to carry out any relevant employment or relevant occupation.
3. The death benefit payment will be paid into the deceased's estate.

What's not covered

1. Anything mentioned in the General Exclusions Relating to Health section on page 16 unless we have agreed cover in writing.
2. No payment for Permanent Total Disablement will be made to anyone aged 65 or over.
3. Anything mentioned in the general exclusions.

SECTION 5: BAGGAGE, BAGGAGE DELAY AND PASSPORT

This section of the policy will be included unless **you** have chosen to exclude it. **Your** travel insurance schedule will confirm if **you** have this cover.

The maximum amount we will pay per person is shown below:

Baggage	£1,500 (£1,000 for backpacker policies)*
Delayed Baggage – Emergency Replacement Items..	£250 (No cover under backpacker policies)
Loss of Passport	£500 (£100 for backpacker policies)

Important additional limits are shown below:

The most that **we** will pay for **valuables** is £400 in total (£200 for backpacker policies), which is limited to £300 for any **single item** (£150 for backpacker policies), set or pair. A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

*The **valuables** and single article limits are inclusive in this amount.

What's covered

1. **We** will pay **you** up to the amount as shown above for the accidental loss of, theft of or damage to **baggage/valuables**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or **we** may replace, reinstate or repair the lost or damaged **baggage/valuables**).
2. **We** will also pay **you** up to the amounts as shown above for:
 - a) Delayed Baggage - the emergency replacement of clothing, medication and toiletries if the **baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, provided written confirmation is obtained and sent to **us** from the carrier, confirming the number of hours the **baggage** was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
 - b) Loss of Passport - reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** lost or stolen passport or visa which has been lost or stolen outside **your home area**.

If the same items are also covered under section 27 - Wedding/Civil Partnership cover, **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage/valuables/passport**. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on **your trip you** must get (at **your** own expense) a report from an appropriate local retailer confirming the item is damaged and beyond repair.
3. If **valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **you** must report to the hotel in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation.
4. If **baggage** is lost, stolen or damaged while in the care of a carrier, transport company, authority, accommodation provider or hotel **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **baggage** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
5. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What's not covered

1. The **excess** of £80 (£100 for backpacker policies) unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. Loss, theft of or damage to **valuables** or **your** passport left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft or damage to **baggage** contained in an unattended vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to un-set precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical

instruments, documents of any kind, bonds, securities, perishable goods, surfboards/sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind, **ski equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).

6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
9. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
10. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage/valuables**.
11. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
12. Claims arising from **baggage** left unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool/in a luggage storage room) or left in the custody of anyone other than an **insured person** or **your travelling companion**.
13. Claims arising for **personal money**.
14. Anything mentioned in the general exclusions.

SECTION 6: PERSONAL MONEY

This section of the policy will be included unless **you** have chosen to exclude it. **Your** travel insurance schedule will confirm if **you** have this cover.

The maximum amount we will pay per person is shown below:

Personal Money.....£500 (£200 for backpacker policies)

What's covered

We will pay **you** up to the amount shown above for the accidental loss of, theft of or damage to **personal money** or documents (including the unused portion of passports, visas and driving licences).

The maximum **we** will pay for the following items is:

- a) For cash (bank notes, currency notes and coins) £300 (£200 for backpacker policies).
- b) If **you** are under the age of 16, for cash (bank notes currency notes and coins) £50.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **personal money** and documents. A Holiday Representative's report is not sufficient.
2. **You** must provide (at **your** own expense) an original receipt for items lost, stolen or damaged including foreign currency exchange receipts showing the amount to help **you** to substantiate **your** claim.
3. If **personal money** or documents are lost, stolen or damaged while deposited in a hotel safe or safety deposit box **you** must report to the hotel, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation.
4. **You** must keep all travel tickets and tags for submission if a claim is to be made under this policy.

What's not covered

1. The **excess** of £80 (£100 for backpacker policies) unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. Loss, theft of or damage to **personal money** or documents left unattended at any time (including in checked in luggage, in a vehicle or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Loss, theft of or damage to travellers' cheques if **you** have not complied with the issuers' conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Any additional travel and accommodation expenses incurred because **you** were unable to board the public transport on which **you** were booked to return to the **United Kingdom** or continue **your trip** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.
8. Anything mentioned in the general exclusions.

SECTION 7: PERSONAL LIABILITY

The maximum amount we will pay per event is shown below:

Personal Liability..... £2 million

What's covered

We will pay up to the amount shown above (inclusive of legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative, travelling companion**, or member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you, your travelling companion, a close relative**, anyone in **your** employment or any member of **your** household other than any temporary **trip** accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, court claim form, summons and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. In the event of **your** death, **your** legal representative(s) will have the protection of this cover as long as they comply with the Terms and Conditions outlined in this policy.

What's not covered

1. The excess of £250.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of vehicles, aircraft or water craft (other than surfboards or manually propelled rowboats, punts or canoes and where the appropriate **golf equipment** premium has been paid, golf buggies whilst in use on a golf course).
 - d) The transmission of any contagious or infectious disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary **trip** accommodation).
 - f) Any wilful or criminal act or assault.
 - g) Any injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any firearms or weapons of any kind.
3. Anything mentioned in the general exclusions.

SECTION 8: DELAYED DEPARTURE

The maximum amount we will pay per person is shown below:

Delayed Departure.....£100

Please note no cover is available under this section for backpacker cover.

What's covered

If departure of the scheduled **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 12 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel

We will pay you:

1. £30 for the first full 12 hours and £10 for each following full 12 hours delay after that up to the limit shown above, provided that **you** eventually travel.

You may claim under only one of the following sections: Section 8 - Delayed departure, Section 9 - Holiday abandonment, or Section 10 - Missed departure or Sections 28-31, Travel Disruption Extension for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **you**.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.

What's not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or publicly declared by the date this insurance is purchased by **you** or the date **your trip** was booked whichever is the later.

- b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Volcanic eruptions and/or volcanic ash clouds.
2. Anything mentioned in the general exclusions.

SECTION 9: HOLIDAY ABANDONMENT

The maximum amount we will pay per person is shown below:

Holiday Abandonment£5,000 (£2,000 for backpacker policies)

What's covered

If departure of the scheduled **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **United Kingdom** for at least 24 hours from the scheduled time of departure due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel

We will pay you:

1. Up to £5,000 (£2,000 for backpacker policies) for **your** proportion of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, if;
 - a) after a delay of at least 24 hours, or
 - b) following cancellation, no suitable alternative public transport is provided within 24 hours of the scheduled time of departure.

You may claim under only one of the following Sections: 8 - Delayed departure, Section 9 - Holiday Abandonment or Section 10 - Missed departure for the same event.

Special conditions relating to claims

1. **You** must check in according to the itinerary supplied to **you** unless **your** tour operator or **public transport** operator (or their handling agents) have requested that **you** do not travel to the departure point.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
3. **You** must comply with the terms of the contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under the EU Air Passenger Rights legislation in the event of cancellation or long delays of flights.
4. Where applicable **you** must get (at **your** own expense) written confirmation from the public transport operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

What's not covered

1. The **excess** of £80 (£100 for backpacker policies) unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or publicly declared by the date this insurance is purchased by **you** or the date **your trip** was booked whichever is the later.

- b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Volcanic eruptions and/or volcanic ash clouds.
3. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 4. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
 5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition, any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
 6. Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
 7. Any costs incurred by **you** which are recoverable from the public transport operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
 8. Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or for which **you** receive compensation or re-imbusement.
 9. Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements.
 10. Any cost if **your trip** was booked as part of a package holiday.
 11. Anything mentioned in the general exclusions.

SECTION 10: MISSED DEPARTURE

The maximum amount we will pay per person is shown below:

Missed Departure£500 (£400 for backpacker policies)

What's covered

We will pay **you** up to the amount shown above for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the international departure point in time to board the scheduled **public transport** on which **you** are booked to travel on the initial international outbound and return legs only of the **trip** as a result of:

1. the failure of scheduled **public transport** or
2. an accident to or other breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

You may claim under only one of the following sections: Section 8 - Delayed departure, Section 9 - Holiday Abandonment, Section 10 - Missed departure for the same event.

Special conditions relating to claims

1. In the event of a claim arising from any delay occurring on a motorway or dual carriage way **you** must get (at **your** own expense) written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
2. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What's not covered

1. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or publicly declared by the date this insurance is purchased by **you** or the date **your trip** was booked whichever is the later.
 - b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided.
 - c) Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with manufacturers instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - e) **Your** failure to arrive at the departure point in time to board any connecting **public transport** after **your** departure on the initial international outbound and return legs of the **trip**.
 - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1 of 'What is covered').
 - g) **Trips** solely within the **United Kingdom**
2. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
3. Anything mentioned in the general exclusions.

SECTION 11: HIJACK

The maximum amount we will pay per person is shown below:

Hijack.....£500

Please note no cover is available under this section for backpacker policies.

What's covered

- If the aircraft, train or ship that **you** are travelling on is **hijacked**, **you** will receive £50 for each complete 24 hours **you** are a hostage up to the maximum amount shown above.

What's not covered

1. Any claim not substantiated by a written police report confirming the length and exact nature of the incident.
2. Anything mentioned in the general exclusions.

SECTION 12: CATASTROPHE COVER

The maximum amount we will pay per person is shown below:

Catastrophe£500

What's covered

We will pay **you** up to the amount shown above in the event that the tour company is unable to assist and **you** are forced to move from the pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tsunami, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **trip** or, if the **trip** cannot be continued for **your** return **home**.

If the same costs and charges are also covered under Sections 28 - 31 Travel Disruption cover **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a report from local or national

authority stating that it was not acceptable for **you** to remain in **your** pre-booked accommodation.

What's not covered

1. Claims where the hotel or tour company have made alternative arrangements.
2. Circumstances known to **you** prior to the date this insurance is purchased by **you** or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to a claim under this section.
3. Anything mentioned in the general exclusions.

SECTION 13: MUGGING BENEFIT

The maximum amount we will pay per person is shown below:

Mugging Benefit.....£400

No cover is available under this section for backpacker policies.

What's covered

We will pay **you** £40 for every complete period of 24 hours **you** receive in-patient hospital treatment which is covered under section 2 – Emergency Medical and other expenses as a direct result of a **mugging** whilst on **your trip** up to the maximum shown above.

Special conditions relating to claims

1. **You** must give notice as soon as possible to the Assistance Helpline of any **bodily injury** which necessitates **your** admittance to hospital as an in-patient.
2. **You** must report the **mugging** to the police as soon as possible and obtain (at **your** own expense) from them a written report of the incident.
3. **You** must get (at **your** own expense) written confirmation of **your** injuries and the period of inpatient treatment from the hospital.

What's not covered

1. Anything mentioned in the general exclusions.

SECTION 14: WITHDRAWAL OF SERVICES

The maximum amount we will pay per person is shown below:

Withdrawal of Services.....£500

No cover is available under this section for backpacker policies.

What's covered

We will pay **you** £40 for every complete period of 24 hours up to the maximum shown above, **your** pre-booked hotel completely withdraws the following services due to strike or industrial action:

1. Water or electrical facilities, or
2. Swimming pool facilities, or
3. Kitchen services to the extent that no food is available, or
4. Chambermaid facilities.

What's not covered

1. Any claim not substantiated by a written report from the hotel management confirming the exact length, nature and cause of the disruption.
2. Claims arising directly or indirectly from strike or industrial action which was advised or known to **you** at the time this policy was purchased.

3. Claims for services which were not available prior to any strike or industrial action.
4. Claims where the hotel or tour company have made alternative arrangements.
5. Anything mentioned in the general exclusions.

SECTION 15: EMERGENCY KENNEL OR CATTERY COSTS

The maximum amount we will pay per incident is:

Emergency kennel or cattery costs.....£400

No cover is available under this section for backpacker policies.

What's covered

Emergency kennel or cattery costs if while **you** are travelling outside **your home area**:

1. **Your pet** is accidentally injured or suddenly taken ill outside **your home area** during **your trip** and a veterinary surgeon advises that **your pet** cannot travel **home** on **your** booked return date.
2. **Your pet** fails to meet the requirements for re-entry to the **UK**, despite **you** complying with all the necessary regulations and precautions.
3. Reasonable additional accommodation (room only) and travel expenses to enable one person to stay with **your pet** if it is not well enough to travel **home** on **your** booked return date.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of fees that **you** have had to pay together with the dates for which these were payable.

What's not covered

1. Boarding at an unlicensed kennel or cattery.
2. Kennel or cattery fees for **your pet** in **your home area**.
3. Quarantine costs in **your home area** if **your pet** fails to meet the re-entry requirements to the **UK** and has to be placed in quarantine upon its return to **your home area**.
4. Illness of **your pet** due to a condition for which there is a routine vaccination available which has not been given.
5. Costs incurred prior to **your** booked return date or after **your pet** has been confirmed as fit to travel back to **your home area**.
6. Anything mentioned in the general exclusions

SECTION 16: EMERGENCY CAR HIRE

The maximum amount we will pay per incident is shown below:

Car Hire£750

No cover is available under this section for backpacker policies.

What's covered

If **your** vehicle, which is intended to be used for the entire duration of the **trip**, is stolen or cannot be used because of an accident or breakdown up to seven days before **you** are due to start **your trip**, **we** will pay up to £750 to allow **you** to hire a similar vehicle to use for the **trip**.

Note: Payment will only be made if the vehicle cannot be repaired before **you** are due to start **your trip** and leave **home** or if it is stolen and not found before **you** are due to start **your trip**.

What's not covered

1. Claims not supported by written confirmation from a garage of:
 - The regular maintenance and servicing of **your** vehicle.
 - Precise details of the breakdown or damage to **your** vehicle.

- If breakdown, that it was sudden and unforeseen.
 - That repairs could not be completed before the start of **your trip**.
2. Claims arising from fire, theft or accident which have not been reported to the Police (if the Police should have been involved).
 3. Claims that have not been reported to **your** motor insurer (unless third party cover only).
 4. Any claim for breakdown, where **you** have purchased this cover within seven days of the start of **your trip**.
 5. Claims where **you** have not taken all reasonable steps to arrange for repairs to the vehicle to be completed before the start of **your trip**.
 6. Anything mentioned in the general exclusions.

SECTION 17: EMERGENCY OVERSEAS VETERINARY COSTS

The maximum amount we will pay per incident is shown below:

Emergency Overseas Veterinary Costs£250
 No cover is available under this section for backpacker policies.

What's covered

Emergency veterinary fees if while **you** and **your pet** are travelling outside the **United Kingdom**, **your pet** suddenly becomes ill or is accidentally injured.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the veterinary surgeon of the injury/illness to **your pet** and the cost of the treatment given.

What's not covered

1. Veterinary fees in countries that do not qualify under the UK Government approved Pets Travel Scheme.
2. Illness of **your pet** due to a condition for which a routine vaccination is available which has not been given.
3. A **medical condition** which has been diagnosed by a veterinary surgeon, prior to purchasing this insurance.
4. Veterinary treatment or surgery which the veterinary surgeon treating **your pet** advises is not essential or could wait until **your pet's** return **home**.
5. Claims where **you** are taking **your pet** outside the United Kingdom for the purpose of receiving veterinary treatment.
6. Anything mentioned in the general exclusions.

SECTION 18: OVERSEAS LEGAL EXPENSES AND ASSISTANCE

The maximum amount we will pay per person is shown below:

Legal Expenses£50,000

Legal advice helpline

For practical UK legal advice in connection with **your trip** and for reporting a legal assistance claim phone 0208 652 1313.

If something **you** are proposing to do may result in a legal claim, **you** must talk to **us** first. For extra security, **we** may record all phone calls and keep the recording secure.

What's covered

We will pay **you** up to the amount shown above for legal costs to pursue a civil action for compensation if someone else causes **you bodily injury**, illness or death.

Where there are two or more insured person(s) insured by this policy, then the maximum amount payable by **us** shall not exceed double the amount shown above.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** consent.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party in respect of any indemnity paid under this policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

What's not covered

1. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against, **us**, **our** appointed agents, the AA, Healix Group, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded on the condition that **your** action is successful (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and **incidental** costs incurred to pursue a civil action for compensation.
10. Costs of any Appeal.
11. Claims occurring within the United Kingdom.
12. Claims by **you** other than in **your** private capacity.
13. Anything mentioned in the general exclusions.

WINTER SPORTS COVER

Cover in respect of sections 19 to 23 only operates:

1. Under single trip policies if the appropriate **winter sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the travel insurance schedule.
2. Under annual multi-trip policies for a period not exceeding 17 days in total in each **period of insurance**, if the appropriate **winter sports** extension has been chosen and the appropriate additional premium has been paid and is shown on the travel insurance schedule.
3. **Winter sports** cover is not available under the backpacker policy.

SECTION 19: SKI EQUIPMENT

Sections 19-23 of this policy are only applicable if **you** have chosen to include **winter sports** cover. **Your** travel insurance schedule will confirm if **you** have this cover.

The maximum amount we will pay per person is shown below:

Ski Equipment.....£500

Important additional limits are shown below:

The maximum **we** will pay:

- a) For any **single item** will be calculated from the table below or £250, whichever is the less.
- b) For hired **ski equipment** the total limit is up to £250.

Our liability for **ski equipment** hired by **you** shall be further limited to **your** liability for such loss or damage.

What's covered

We will pay **you** up to the amount as shown above for the accidental loss of, theft of or damage to **your** own **ski equipment** or for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (calculated from the table below) or **we** may replace, reinstate or repair the lost or damaged **ski equipment**.

Age of Item	Amount Payable
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil payment

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **ski equipment**. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on **your trip you** must get (at **your** own expense) an official report from a local retailer confirming the item is damaged and beyond repair.
3. If is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or accommodation provider must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If is lost, stolen or damaged whilst in the care of an airline must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What's not covered

1. The **excess** of £80 unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. Loss, theft of or damage to **ski equipment** contained in an unattended vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from **ski equipment** left unattended in a place to

which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an **insured person** or **your travelling companion**.

6. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **ski equipment**.
7. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Claims arising from loss or theft or damage of **ski equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
9. Anything mentioned in the general exclusions.

SECTION 20: HIRE OF SKI EQUIPMENT

The maximum amount we will pay per person is shown below:

Hire of equipment.....£300

What's covered

We will pay **you** up to the amount shown above for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to, or temporary loss in transit for more than 12 hours of **your own ski equipment**.

Special conditions relating to claims

1. **You** must report to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of **your ski equipment**. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on **your trip you** must get (at **your** own expense) an official report from a local retailer confirming the item is damaged and beyond repair.
3. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What's not covered

1. Loss, theft of or damage to **ski equipment** contained in an unattended vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Claims arising from loss or theft or damage of **ski equipment** carried on vehicle roof rack unless secured by a lockable ski rack.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **ski equipment**.

6. Claims arising from **ski equipment** left unattended in a place to which the general public has access (e.g. on the slopes/outside a restaurant) or left in the custody of anyone other than an **insured person** or **your travelling companion**.
7. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
8. Anything mentioned in the general exclusions.

SECTION 21: SKI PACK

The maximum amount we will pay per person is shown below:

Ski Pack	£250
Replace Lift or Ski Passes.....	£250

What's covered

We will pay **you** up to the amount as shown above:

- a) for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your bodily injury** or illness.
- b) for the unused portion of **your** lift pass if **you** lose it.

Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using **your** ski pack.
2. **You** must report to an appropriate authority within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss or theft of **your** ski pass.
3. **You** can only claim under Section 21 Ski pack or Sections 28-31 Travel Disruption Extension for the same event, not both.

What's not covered

1. Anything mentioned in the general exclusions.

SECTION 22: PISTE CLOSURE

The maximum amount we will pay per person is shown below:

Piste closure	£200
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What's covered

If adverse snow conditions cause all the skiing/snowboarding facilities in **your** resort to close, **you** will receive:

- Up to £20 a day to help cover the expenses of travelling to a nearby piste up to a maximum amount as shown above.
- £20 a day compensation if there is no suitable piste nearby up to a maximum amount as shown above.

The cover only applies:

- a) To the resort which **you** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip** and
- b) To **trips** taken outside the United Kingdom during the published ski season for **your** resort.

If no alternative sites are available **we** will pay **you** compensation as shown above.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the resort management of the piste conditions, confirming the closure of facilities, the dates applicable and the reason for the closure.

What's not covered

1. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
2. Anything mentioned in the general exclusions.

SECTION 23: DELAY DUE TO AVALANCHE

The maximum amount we will pay per person is shown below:

Delay due to Avalanche.....£300

What's covered

We will pay **you** up to the amount shown above for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the United Kingdom if **your** outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in **your** pre-booked **winter sports** resort.

The cover only applies:

1. To the resort which **you** have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip** and
2. To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the resort management of the avalanche, its effect on skiing facilities and confirmation of the closure and the dates applicable.

What's not covered

1. The **excess** of £80 of unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. Anything mentioned in the general exclusions.

SECTIONS 24 TO 26: GOLF COVER

Cover in respect of sections 24, 25 and 26 only operates:

Under single trip policies and annual multi-trip policies if the appropriate golf cover extension has been chosen, the appropriate additional premium has been paid and is shown on the travel insurance schedule.

Golf Cover is not available under the backpacker policy.

SECTION 24: GOLF EQUIPMENT

The maximum amount we will pay per person is shown below:

Golf Equipment.....£1,000

Important additional limits are shown below:

The maximum **we** will pay:

- a) For any **single item** will be calculated from the table below or £300, whichever is the less.
- b) For hire of replacement equipment the total limit is up to £400.

What's covered

We will pay **you**, up to the amount shown above for the accidental loss of, theft of or damage to **your** own **golf equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation, (calculated from the table below) or **we** may replace, re-instate or repair the lost or damaged **golf equipment**.

Age of Item	Amount Payable
Up to 1 year old	90% of purchase price
Up to 2 years old	70% of purchase price
Up to 3 years old	50% of purchase price
Up to 4 years old	30% of purchase price
Up to 5 years old	20% of purchase price
Over 5 years old	Nil payment

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **golf equipment**. A Holiday Representative's report is not sufficient.
- For items damaged whilst on **your trip**, **you** must get (at **your** own expense) an official report from a local retailer confirming the item is damaged and beyond repair.
- If **your golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - obtain a Property Irregularity Report from the airline.
 - give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - retain all travel tickets and tags for submission if a claim is to be made under this policy.
- You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** substantiate **your** claim.

What's not covered

- The **excess** of £80 unless **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
- Loss, theft of or damage to **golf equipment** contained in an unattended vehicle:
 - overnight between 9pm and 9am (local time) or
 - at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
- Claims arising from **golf equipment** left unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an insured person or **your travelling companion**.
- Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **golf equipment**.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Claims arising for loss, theft or damage of **golf equipment** carried on a vehicle roof rack.
- Anything mentioned in the general exclusions.

SECTION 25: GOLF EQUIPMENT HIRE

The maximum amount we will pay per person is shown below:

Golf Equipment Hire£400

What's covered

We will pay **you** up to £40 per day up to the maximum amount shown above for the cost of necessary hire of **golf equipment** following:

- a) Accidental loss, theft or damage to **your golf equipment**, or
- b) temporary loss in transit during the outward journey for at least 24 hours of **your golf equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **golf equipment**. A Holiday Representative's report is not sufficient.
2. For items damaged whilst on **your trip**, **you** must get (at **your** own expense) an official report from a local retailer confirming the item is damaged and beyond repair.
3. If **your golf equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **your golf equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What's not covered

1. Loss, theft of or damage to **golf equipment** contained in an unattended vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
2. Claims arising from **golf equipment** left unattended in a place to which the general public has access (e.g. on a golf course) or left in the custody of anyone other than an insured person or **your travelling companion**.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **golf equipment**.
6. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
7. Claims arising for loss, theft or damage of **golf equipment** carried on a vehicle roof rack.
8. Anything mentioned in the general exclusions.

SECTION 26: NON-REFUNDABLE GOLFING FEES

The maximum amount we will pay per person is shown below:

Non-refundable Golfing Fees£400

What's covered

We will pay **you** up to the amount shown above any non-refundable, pre-paid green fees, **golf equipment** hire or tuition fee necessarily unused due to the following:

- Bodily injury** or illness of an **insured person**; or
- loss or theft of **your** documentation which prevents **your** participation in the pre-paid golfing activity.

Claims will be based on the number of days **you** are unable to play golf.

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of golfing documentation. A Holiday Representative's report is not sufficient.
- You** must get (at **your** own expense) a medical certificate from the treating doctor substantiating **your medical condition** and confirming **your** inability to play golf.

What's not covered

- Anything mentioned in the general exclusions.

SECTION 27: WEDDING/CIVIL PARTNERSHIP COVER

This section of cover is only applicable if **you** have chosen to include it and paid the additional premium. **Your** travel insurance schedule will confirm if **you** have this cover.

Special Definitions

you/your/insured person/insured couple - means the couple travelling abroad to be married or enter into a civil partnership whose names appear on the travel insurance schedule.

Wedding/Civil Partnership attire - means dress, suits, shoes and other accessories bought specially for the Wedding/Civil Partnership and make-up, hair styling and flowers paid for or purchased for the Wedding/Civil Partnership forming part of **your baggage**.

The maximum amount we will pay per insured person is shown below:

Wedding Rings.....£250
Wedding Attire.....£1,000
Wedding Gifts.....£1,000 (£150 cash)
Wedding Photographs or Video Recording.....£750

Important additional limits are shown below:

£300 is the maximum **we** will pay for any **single item**. A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

What's covered

- We** will pay up to the amounts shown above for the accidental loss of, theft or damage to the items shown below forming part of **your baggage/valuables**:
 - Each wedding ring taken, or purchased during **your trip**.
 - Your** wedding gifts taken, or purchased during **your trip**.
 - Your** wedding attire which is specifically to be worn on **your** wedding day.
- We** will pay up to the amount shown above for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the United Kingdom if:
 - the professional photographer who was booked to take the

photographs/video recordings on **your** wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or

- b) the photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst **you** are still at the holiday/honeymoon location.

If the same items are also covered under Section 5 - Baggage, Baggage Delay and Passport **you** can only claim for these under one section for the same event.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get (at **your** own expense) a written report of the loss, theft or attempted theft of all **baggage/valuables**. A Holiday Representative's report is not sufficient.
2. If **valuables** are lost, stolen or damaged while in a hotel safe or safety deposit box **you** must report to the hotel, in writing, details of the loss, theft, or damage and get (at **your** own expense) written confirmation.
3. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) get a Property Irregularity Report from the airline.
 - b) give written notice of the claim to the airline, within the time limit contained in their conditions of carriage (please retain a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this policy.
4. **You** must provide (at **your** own expense) an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.

What's not covered

1. The **excess** of £80 unless **you** have purchased an **excess waiver** and this is shown on **your** travel insurance schedule.
2. Loss, theft of or damage to **valuables** and bank notes left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe or safety deposit box.
3. Claims arising from baggage left unattended in a place to which the general public has access (e.g. on a beach/around a swimming pool) or left in the custody of anyone other than an insured person or **your travelling companion**.
4. Loss, theft of or damage to baggage contained in an unattended vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment, or for those vehicles without a separate boot, locked in the vehicle and covered from view and there is evidence of forced entry which is confirmed by a police report.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to un-set precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcase is entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.

8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation (loss of value), variation in exchange rates, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
11. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or **baggage/valuables**.
12. Claims arising for loss or theft of wedding gifts left **unattended** in a place to which the general public has access (e.g. in the room the reception is held).
13. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
14. Anything mentioned in the general exclusions.

TRAVEL DISRUPTION EXTENSION

Only operative if indicated in the travel insurance schedule and appropriate premium paid.

This extension to the policy provides the following amendments to the insurance, specifically for costs and expenses that are not recoverable from any other source.

SECTION 28: EXTENDED CANCELLATION OR CURTAILMENT CHARGES COVER

What's covered

Section 1 – Cancellation or curtailment charges is extended to include the following cover.

We will pay **you** up to £1,000 for **your** proportion of any irrecoverable unused travel and accommodation costs (and other pre-paid charges) which **you** have paid or are contracted to pay, together with **your** proportion of any reasonable additional travel expenses incurred if:

- a) **You** were not able to travel and use **your** booked accommodation or
- b) the **trip** was curtailed before completion

as a result of the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which **you** are travelling issuing a directive within 28 days of the start of **your trip**:

1. prohibiting all travel or all but essential travel to or
2. recommending evacuation from

the country or specific area or event to which **you** were travelling, providing the directive came into force after **you** purchased this insurance or booked the **trip** (whichever is the later), or in the case of **curtailment** after **you** had left the United Kingdom to commence the **trip**.

SECTION 29: EXTENDED DELAYED DEPARTURE COVER

What's covered

Section 8 – Delayed departure is extended to include the following cover.

We will pay **you** one of the following amounts:

1. If the scheduled **public transport** on which **you** are booked to travel is cancelled or delayed, leading to **your** departure being delayed for more than 12 hours at the departure point of any connecting **public transport** in the United Kingdom or to **your** overseas destination or on the return journey to **your home** we will pay **you**
 - a) £20 for the first completed 12 hours delay and £10 for each full 12 hours delay after that, up to a maximum of £100 (which is meant to

help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually continue the **trip**.

2. **We** will pay **you** up to £1,000 for either:

- a) any irrecoverable unused accommodation and travel costs (and other pre-paid charges) which **you** have paid or are contracted to pay because **you** were not able to travel and use **your** booked accommodation as a result of:
 - i) the scheduled **public transport** on which **you** were booked to travel from the United Kingdom being cancelled or delayed for more than 12 hours or
 - ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and **you** choose to cancel **your trip** because the alternative transport to **your** overseas destination offered by the **public transport** operator was not reasonable or

- b) suitable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination and/or in returning to the United Kingdom as a result of:
 - i) the **public transport** on which **you** were booked to travel being cancelled, delayed for more than 12 hours, diverted or re-directed after take-off or
 - ii) **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours

and **you** choose to make other travel arrangements for **your trip** because the alternative transport offered by the scheduled **public transport** operator was not reasonable. The amount payable will be calculated after deduction of the amount of the refund on **your** ticket(s) together with any compensation from the public transport operator.

You can only claim under subsections 1. or 2. for the same event, not both.

If the same costs, charges or expenses are also covered under any other section of this policy **you** can only claim for these under one section for the same event.

SECTION 30: EXTENDED MISSED DEPARTURE COVER

What's covered

Section 10 – Missed departure cover is extended to include the following cover.

- a) **We** will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point in time to board any onward connecting **public transport** on which **you** are booked to travel, following completion of the initial international journey, including connections within the **United Kingdom** on the return journey to **your home**

as a result of:

1. The failure of other scheduled **public transport** or
2. Strike, industrial action or adverse weather conditions or
3. **You** being involuntarily denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours.

If the same expenses are also covered under any other section of this policy **you** can only claim for these under one section for the same event.

SECTION 31: ACCOMMODATION COVER

What's covered

We will pay **you** up to £1,000 for either:

1. **Your** proportion only of irrecoverable unused accommodation costs (and other pre-paid charges) which **you** have paid or are contracted to

pay because **you** were not able to travel and use **your** booked accommodation or

2. Reasonable additional accommodation and transport costs incurred:
 - a) up to the standard of **your** original booking, if **you** need to move to other accommodation on arrival or at any other time during the **trip** because **you** cannot use your booked accommodation or
 - b) with the prior authorisation of the Assistance Helpline to repatriate **you** to **your home** if it becomes necessary to **curtail** the **trip**

as a result of, fire, flood, earthquake, explosion, tsunami, landslide, avalanche, volcanic eruption, hurricane, storm or an outbreak of food poisoning or an infectious disease affecting **your** accommodation or resort.

You can only claim under one of subsections 1. or 2. of What is covered for the same event, not both.

If the same costs and charges are also covered under any other section of this policy **you** can only claim for these under one section for the same event.

Special conditions relating to claims (applicable to sections 28 to 31)

1. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount we will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must get (at **your** own expense) written confirmation from the provider of the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
3. For **curtailment** claims only: **You** must tell the Assistance Helpline as soon as possible of any circumstances making it necessary for **you** to return and **home** before any arrangements are made for **your** repatriation.
4. **You** must check in, according to the itinerary supplied to **you** unless **your** tour operator or the public transport operator (or their handling agents) have requested **you** not to travel to the departure point.
5. **You** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
6. **You** must comply with the terms of contract of the scheduled **public transport** operator and seek financial compensation, assistance or a refund of **your** ticket from them, in accordance with the terms and/or (where applicable) **your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights.
7. **You** must get (at **your** own expense) written confirmation from the scheduled **public transport** operator/accommodation provider that reimbursement will not be provided.

You can only claim under one of either Sections 28-31 Travel Disruption Extension, Section 8 Delayed Departure, Section 9 Holiday Abandonment, Section 10 Missed Departure, Section 12 Catastrophe or Section 21 Ski Pack for the same event.

What's not covered (applicable to sections 28 to 31)

1. The **excess** of £50 (except claims under subsection 1. a) of What is covered under the extended delayed departure cover). This **excess** will not apply if **you** have purchased the **excess waiver** and this is shown on **your** travel insurance schedule.
2. The cost of Air Passenger Duty (APD) whether irrecoverable or not.
3. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
4. Accommodation and related costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme.
5. Claims arising directly or indirectly from:
 - a) Strike, industrial action, cancellation of **public transport** or a directive prohibiting all travel or all but essential travel, to the

country or specific area or event to which **you** were travelling, existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.

- b) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which **you** are travelling.
 - c) Denied boarding due to **your** drug use, alcohol or solvent abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator or their handling agents.
6. Any costs incurred by **you** which are recoverable from the providers of the accommodation (or their administrators) or for which **you** receive or are expected to receive compensation or reimbursement.
 7. Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
 8. Any accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
 9. Any costs for normal day to day living such as food and drink which **you** would have expected to pay during **your trip**.
 10. Claims arising within 7 days of the date **you** purchased this insurance or the time of booking any **trip**, whichever is the later.
 11. Cancellation of a **trip** due to an FCO or WHO directive issued more than 28 days before the start of **your trip**, unless the directive still applies at the start date of **your trip**.
 12. Anything mentioned in the general exclusions.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the advice against all travel or all but essential travel issued by the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or the regulatory authority in a country to/from which **you** are travelling.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- A letter from the carriers (or their handling agents) confirming the number of hours delay, the reason for the delay and confirmation of **your** check in times.
- Written confirmation from the scheduled **public transport** operator (or their handling agents) of the cancellation, number of hours of delay or involuntarily denied boarding and the reason for these together with details of any alternative transport offered.
- Written confirmation from the company providing the accommodation (or their administrators), the local Police or relevant authority that **you** could not use **your** accommodation and the reason for this.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other relevant information relating to **your** claim under this section that we may ask **you** for.

SECTION 32: FINANCIAL FAILURE HOLIDAY PROTECTION

What's covered

We will pay up to £5,000 in total for each Person-Insured named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Theme Park such as Disney Land Paris all known as the End Supplier of the travel arrangements 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 the Person-Insured 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, Isle of Man or Northern Ireland 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 the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out in the claims procedure.

What's not covered

The Insurer will not pay for:

1. Travel or Accommodation not booked within the United Kingdom, Isle of Man or Northern Ireland prior to departure.
2. The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this Policy.
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has 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 the Insured to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.

SECTION 33: ADDITIONAL AA MEMBER BENEFITS

These additional benefits are only available if **you** hold a current AA Roadside Assistance product at the time or purchasing this policy or when renewing it and it is shown on **your** schedule.

The maximum amount we will pay per person is shown below:

UK Rehabilitation Cover	£1,000
UK Hospital Stay Benefit.....	£600
Prescription Cover	£50

A. UK Rehabilitation Cover

What's covered

We will pay up to £1,000 for medically necessary physiotherapy when you return to the United Kingdom following accidental injury during your trip.

What's not covered

1. Any claim which does not directly relate to the accident or illness, that happened during your trip and for which a claim has been accepted under Section 2 – Emergency Medical and Other Expenses.
2. Any claim where the need for physiotherapy does not arise immediately on your return to the United Kingdom from your trip or on discharge from a hospital in the United Kingdom.
3. Any claim if the physiotherapy is not supported by a certificate from a medical practitioner in the United Kingdom.

B. UK Hospital Stay Benefit

What's covered

We will pay you £25 for every complete 24 hours you are in hospital if you are admitted into hospital as an in-patient for more than 24 hours as soon as you return to the United Kingdom following an illness or accidental injury during your trip.

What's not covered

1. Any claim which does not directly relate to the accident or illness, that happened during your trip and for which a claim has been accepted under Section 2 – Emergency Medical and Other Expenses.
2. Any claim which the Assistance Helpline has not authorised.

C. Prescription Cover

What's covered

We will pay up to £50 if, once back in the United Kingdom, you have to obtain and pay for prescribed medication as a result of an injury or illness sustained on your trip.

What's not covered

1. Any claim which does not directly relate to the accident or illness, that happened during your trip and for which a claim has been accepted under Section 2 – Emergency Medical and Other Expenses.
2. Any claim for the cost of prescription medication that you forgot to take with you on your trip.

D. Excess Waiver

The **excess waiver** will apply to this policy. This means that no excess will be deducted from a claim except where a specific excess has been set out for higher level sports and activities.

E. New for Old Baggage Cover

Under Section 5 – Baggage, Baggage Delay and Passport the amount payable will be on a "new for old" basis, (or **we** may replace, reinstate or repair the lost or damaged **baggage/valuables**).

Complaints Procedure

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact the Customer Relations Team.

Post: AA Travel Insurance
Customer Relations Department
1 Drake Circus
Plymouth
PL1 1QH

Telephone: 0330 100 7701

For your protection calls may be recorded and may be monitored.

E.mail: customerrelations@AAtravelinsurance.com

What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone 0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

SALES AND CUSTOMER SERVICES CONTACTS

AAtravelinsurance.com

Sales: 0800 211111

AAtravel.co.uk for all your Travel Extras

AA Travel Insurance offers great deals on airport parking, airport transfers, European breakdown cover, worldwide hotels, short breaks, holidays and car hire.

- Save up to 20% on Airport Parking
- Save up to 10% on Car Hire
- Save up to 10% with AA European Breakdown Cover
- Save up to 10% on Ferry Travel

Use of personal information

The AA Data Protection Policy

When we use the terms 'we', 'our' or 'us' in this Data Protection notice, we mean the AA, except in the Cigna Data Protection Policy which contains its own definitions

- 1.1 The AA Group of companies (being AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding*). ("we") will use your personal information for the following purposes**:
- a) to identify you when you contact us;
 - b) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies);
 - c) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
 - d) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - e) to help to prevent and detect fraud or loss;
 - f) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes;
 - g) to keep you up to date with AA Rewards offers under which you will be given AA Membership information and details of discounts and offers negotiated from time to time on behalf of AA Members. If you do not want to receive this benefit please write to the AA Data Protection Officer at the address given in clause 1.5 below;
- 1.2 We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.
- 1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.
- 1.4 We may check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:
- a) help make decisions about credit related services for you and members of your household;
 - b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - c) trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies; and

- d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity.

* A list of companies forming the AA Group of companies is available from the Data Protection Officer at the address given below in section 1.5

** See the AA privacy policy at theAA.com/termsandconditions/privacy-policy.html for further details.

- 1.5 If you need details of those fraud prevention agencies from which we may obtain and with which we may record information about you, please write to The AA Data Protection Officer at The AA, Fanum House, Basingstoke, Hampshire, RG21 4EA.
- 1.6 Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

Cigna Data Protection Notice

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us in respect of this insurance policy.

Protection And Uses Of Your Personal Information

Your insurance policy is administered by Cigna Insurance Services (Europe) Limited ("Cigna").

When we use the terms 'we', 'our' or 'us' in this Data Protection notice, we mean Cigna, except in the AA Data Protection Policy which contains its own definitions.

The security of your personal information is very important to us. All personal information that is supplied to us either in respect of yourself or other individuals in connection with your products and/or services will be treated in confidence by us and maybe used by us for the purpose of providing and administering our products and services.

We and companies within the Cigna corporate group may analyse the personal information you provide in combination with any other information that we lawfully hold or receive for the purposes of reviewing, assessing, tailoring and improving our products and services and similar products and services offered by the Cigna corporate group. We may also engage the services of third parties to perform any such analysis on our behalf, however in doing so we will ensure that all such activities are carried out in compliance with the applicable data protection legislation. In order to protect your privacy, we will anonymise any information we analyse as far as possible.

Your personal information and sensitive personal data may also be shared with the insurer and reinsurer of your policy. The insurer and/or reinsurer are the organisations which ultimately pay out on claims under your policy. It may also be necessary to pass this information to other companies for processing on our behalf, or to organisations with which we work to provide the benefits under your policy (for example, to a hospital which is responsible for any treatment you receive through your policy).

When we work with the AA to provide your insurance product, we will pass some information about you back to them so that they may use it to contact you about their products and services, in accordance with your communications preferences; and to review, assess, tailor and improve the products and services it offers.

Some of the companies or organisations to which we transfer your personal information may be based outside Europe in countries which may not have the laws to protect your personal information to the same

standard as in Europe. However, in all cases we will ensure that the personal information we transfer is kept securely and only used for the purposes described in this notice.

Telephone Calls

Please note that for your and our mutual protection telephone calls to us may be monitored

and/or recorded for the purposes of:

- establishing facts relevant to our business;
- checking that we comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that we should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of our systems, to secure our system and to ensure the effective operation of our systems.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police, loss adjustors and other third parties that we engage to investigate claims;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, and other organisations involved in the administration of your policy, may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

When we investigate some claims, we may conduct searches of publicly accessible information about you available on the internet, including using sources such as search engines and social media.

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by us but in some circumstances we will use an external firm.

Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Contacting Us And Your Rights In Relation To Your Personal Information

If you have any questions about the way in which we use your personal information, please contact the Customer Helpline or our Data Protection Officer at:

Cigna Insurance Services (Europe) Ltd,
1 Drake Circus,
Plymouth,
PL1 1QH
Telephone: 0330 100 7703

If you believe that we are holding inaccurate information about you in relation to your insurance policy, please contact us and we will be happy to correct any errors.

You have a right to access the personal information we hold about you. To obtain a copy, please contact us.

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You may contact us using Text Relay. Information is available in large print, audio and Braille on request, please call 0800 262 050 for details.

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