

AA

AA Travel Insurance Policy Wording

April 2023

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Claim Notification

To make a claim please call the AA Claims call centre on **0330 123 5751**.

Medical assistance open 24/7.
All other claims: Mon – Fri 9am – 5pm.

Making yourself heard

Any complaint you may have should in the first instance be addressed to the relevant helpline as outlined within the policy wording.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the 'Complaints procedure' section of the policy wording.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS. Contact them at **www.fscs.org.uk** or call them on **0207 741 4100**.

Cancellation Period

You are free to cancel this policy at any time by contacting **us** on **0330 123 5485**, by emailing **AAtravel.ins@rockinsurance.com** or writing to **us** at AA Travel Insurance, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ.

Depending on when **you** cancel **your** policy the following premium refunds will be made:

- All policies: Full refund if **you** cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later providing **you** have not travelled, no claim has been made and **you** do not intend to make a claim.
- If **you** cancel a single trip policy after the first 14 days of receipt of the documents **we** refund 65% of the premium paid, providing **you** have not travelled and no claim has been made.
- If **you** cancel an annual multi trip policy after the first 14 days of receipt of the documents (or after the renewal date) **we** will refund a portion of the premium depending on the number of complete months remaining on **your** policy providing **you** are not on a **trip** at the time the policy is cancelled and no claim has been made since the policy was issued or renewed.

We understand that it is important **you** know what cover is in place if Coronavirus or Covid-19 affects **your trip**.

We hope the scenarios below explain some of what **we** do or don't cover:

Cancelling due to COVID-19

Your policy will cover **you** subject to the terms and conditions, if **you** need to cancel **your trip** because:

- **You** or a **close relative** are diagnosed with or have contracted COVID-19
- **You** are required to self-isolate, subject to a positive test result/confirmation from a GP, or notification from the Track & Trace system
- Someone **you** were due to travel with or stay with on **your trip** needs to self-isolate.

Your policy will not cover **you** to cancel **your trip** if:

- **You** don't want to quarantine or self-isolate when **you** return to **your** home area
- **You** are unable to travel because the government and/or another regulatory authority have imposed restrictions, including national lockdown or **regional lockdown**
- Any costs for **your package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice
- **You** aren't able to produce the required vaccine certificates, medical tests/documents.

Cutting your trip short

Providing **you** aren't travelling against the advice of Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then **you are** covered subject to the terms and conditions, if **you** need to cut **your trip** short because:

- The Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling in advise **you** to evacuate or return to **your home area**
- **You** have been denied boarding at **your UK** departure point because **you** have COVID-19 symptoms
- If **you** need to come **home** early because a **close relative** has COVID-19.

Your policy will not cover:

- **You** wishing to return **home** early to avoid the need to quarantine.

Emergency medical cover for COVID-19

If **you** develop COVID-19 whilst abroad **your** policy will cover you subject to the terms and conditions for:

- Emergency medical treatment, repatriation and other expenses
- Additional transport and accommodation if **you** are unable to return **home** as planned.

Your policy will not cover:

- If **you** are travelling against Foreign, Commonwealth & Development (FCDO) advice.

About your policy wording

The Insurance Contract

If **you** have any queries about **your** cover, **you** can call **us** on the number listed in the 'Important telephone numbers' section.

Please make sure **you** have **your** policy number when **you** call.

We want **you** to get the most from **your** policy and to do this **you** should:

- Read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** think might happen
- Make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **pre-existing medical conditions** section (unless **you** have contacted **us** and **we** have accepted in writing)
 - If **you** fail to declare any **pre-existing medical conditions** **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition(s)**.
- Losses that **we** do not state are specifically covered

- **You** must tell **us** of all **your pre-existing medical conditions**. If **you** fail to declare all **pre-existing medical conditions** **we** may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.
- Circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim will not be covered
- The intention of this policy is to cover the entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** inclusive
- Any **trip** that has already begun when **you** purchased this insurance will not be covered
- Losses which occur outside of a valid **trip** (with the exception of Section 1 – Cancelling or cutting short a **trip**, see the definition of **Insurance period** for full details).

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy'
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Travel insurance *continued*

Introduction

This is **your** travel insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled.

It is confirmed by the issue of the policy schedule which should be read in conjunction with this policy wording.

In return for having accepted **your** premium **we** will provide insurance in accordance with the sections of **your** policy as referred to in **your** policy schedule. The policy schedule is part of the policy.

When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete.

If **you** need to make any changes to the details contained in **your** policy schedule, **you** should contact **us** as soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

Words with special meanings

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below.

Section 5a Legal Expenses and Assistance and Section 6 Personal Accident have unique 'Words with special meanings' which can be found at the beginning of the section.



Accident(s)/Accidental

A physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.



Baggage

Any item(s) which belongs to **you** which is worn, used or carried by **you** during a **trip** (but excluding **valuables, ski equipment, personal money** and **important documents**).



Catastrophe

Means any of the following which results in **you** being unable to use **your** booked accommodation:

- Fire
- Earthquake
- Volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche
- Hurricane
- An outbreak of food poisoning
- Flood
- Explosion
- Storm
- Civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising

Words with special meanings *continued*



Close relative

Your mother, father, sister, brother, fiancé (e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, step parent, step child, step sibling, next of kin or guardian.



Colleague

A person in the same employment as **you** in the **UK**, whose absence from work necessitates **your** stay in or return to the **UK**.



Cut short/Cutting short

Either:

- a) **you cutting short** the **trip** after **you** leave **your home** by direct early return to **your home**
- b) **you** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation due to **personal quarantine**, in either case for a period in excess of 24 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.

Claims under part b), above, will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you, we** will also pay for that **insured person's** proportion only of any unused travel and accommodation costs and expenses they were unable to use during that time.



Excess

The **excess** is the amount **you** pay per person per incident per **trip** but limited to two excess amounts if more than one **insured person** is claiming.

If **you** use a Reciprocal Health Arrangement to reduce **your** medical expenses, **you** won't have to pay an **excess**.



Home

Your permanent **UK** residence.

Words with special meanings *continued*



Home area

For residents of **UK** excluding the Channel Islands and Isle of Man **your home area** means **UK** excluding the Channel Islands and Isle of Man.

For residents of the Channel Islands and the Isle of Man, **your home area** means either the Channel Island on which **you** live or the Isle of Man depending on where **your home** is.



Important documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.



Insurance period

If annual multi **trip** cover is selected: cover is provided for the 12-month period as stated in the policy schedule. During this period, any **trip** not exceeding the maximum nights shown in **your** policy schedule is covered.

Section 1 – Cancelling or **cutting short a trip** cover will start from the date stated in the policy schedule or the time of booking any **trip** (whichever is later).

If single **trip** cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy schedule. Under these policies **you** will be covered

under Section 1 – Cancelling or **cutting short a trip** from the time **you** pay the premium.

For either annual multi **trip** or single **trip**: cover for all other sections applies for the length of each **trip**. The **insurance period** is automatically extended if **your** return to **your home area** is unavoidably delayed due to an event covered by this policy.



Insured Person/You/Your/Yourself

Each person travelling on a **trip** and named on the policy schedule.



Medical condition(s)

Any disease, illness or injury.



Medical practitioner

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.

Words with special meanings *continued*



Package

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 and Linked Travel Arrangements Regulations 2018.



Personal money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.



Personal quarantine

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the order of a medical professional or public health board in an effort to prevent disease from spreading.



Pre-existing medical conditions means

1. Any of the following **medical conditions** which **you** have ever been diagnosed with or treated for:
 - Any heart or respiratory condition? (including but not limited to asthma, bronchitis and chronic obstructive pulmonary disease)
 - Any circulatory condition (problems with blood flow, including strokes, high blood pressure and cholesterol)?
 - Any liver condition?
 - Any cancerous condition?
 - Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders
2. Any other **medical conditions** for which **you** have been prescribed medication, received treatment or had a consultation with a doctor or hospital specialist for any **medical condition** in the past 2 years?



Pregnancy complication

- Toxaemia
- Gestational hypertension
- Gestational diabetes
- Pre-eclampsia
- Ectopic pregnancy
- Molar pregnancy
- Post-partum haemorrhage
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirths
- Miscarriage
- Termination for medical reasons
- Any premature births more than eight weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.



Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, excursions, airport lounge access, kennel and cattery fees.

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section
- Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.



Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.



Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary **redundancy**) and at the time of booking **your trip** or purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made **redundant**.

Words with special meanings *continued*



Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.



Ski equipment

Skis (including bindings), ski boots, ski poles and snowboards.



Terrorist action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one

or more distinct segments of the general public, or to intimidate or coerce one or more such segments;

- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.



Travelling companion

Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.



Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

If single **trip** cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy schedule.

If annual multi trip cover is selected: the maximum duration of any one **trip** is shown in **your** policy schedule. If any **trip** exceeds **your** maximum number of nights there is no cover under this policy for any of **your trip**. **Trips** outside of the **UK** must start and end in the **UK**.

Words with special meanings *continued*

Where **you** have selected an annual multi trip policy **your** policy is valid for **UK** travel where you have at least two nights planned with either:

- a) pre-booked accommodation or
- b) pre-booked transport at least 50 miles from **your home**.



UK

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



Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your baggage, valuables, important documents** or **personal money** (including cash), property or vehicle.



Valuables

Means the below list (including any associated equipment):

- Jewellery
- Watches and fitness trackers
- Cameras
- Camcorders
- Sat navs (including GPS trackers)
- Telecommunications equipment (including mobile phones)
- Other electronic entertainment devices (including but not limited to mp3 or 4 players, handheld games consoles, tablets, e-readers, and headphones).



We/Us/Our

Inter Partner Assistance S.A.



You/Your/Yourself

See the definition of **insured person**.

About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, **your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

The Insurer

AA Travel Insurance policies are underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme

arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on **0207 741 4100**.

Our part of the insurance contract is as follows

We provide the cover set out in **your** policy wording.

Cancellation

We reserve the right to cancel the policy by providing 30 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim
- b) If **you** are or have been engaged in criminal or unlawful activities
- c) If any policy in **your** name is added to the Insurance Fraud Register
- d) If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

In each case no refund of premium will be made.

Duration

This policy lasts for a period of 12 months, or it is for a single **trip** – *Please refer to **your** policy schedule for **your** selected cover.*

About your insurance contract *continued*

Automatic renewals on annual multi trip policies

If **you** have selected to automatically renew **your** policy, **you** provide us with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

We will contact **you** at least 21 days before the end of **your** insurance period. If **you** still meet **our** eligibility criteria, **we** will seek to automatically renew **your** policy by using the latest details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not wish to renew **your** insurance before **your** renewal date.

How to opt-out of automatic renewals

If **you** selected to automatically renew **your** policy, contact **us** after **you** have purchased the policy by calling **us** on 0330 123 5485, or by emailing AAtravel.ins@rockinsurance.com. Alternatively, **you** can opt-out by accessing **your** online account and following the on-screen instructions.

Non-payment of premiums

Where **we** have been unable to collect a premium payment, **we** will contact **you** in writing to request payment. If **we** do not receive

payment by the date we state, **we** will write to **you** again notifying **you** that payment has not been received and ask **you** to pay the outstanding amount. If payment is not received by the date **we** provide **we** will cancel the policy with immediate effect and notify **you** in writing.

Cancellation period

You are free to cancel this policy at any time by contacting **us** on 0330 123 5485, by emailing AAtravel.ins@rockinsurance.com or writing to us at AA Travel Insurance, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex RH10 1DQ.

Depending on when **you** cancel **your** policy the following premium refunds will be made:

- All policies: Full refund if **you** cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later providing **you** have not travelled, no claim has been made and **you** do not intend to make a claim.
- If **you** cancel a single trip policy after the first 14 days of receipt of the documents **we** refund 65% of the premium paid, providing **you** have not travelled and no claim has been made.
- If **you** cancel an annual multi trip policy after the first 14 days of receipt of the documents (or after the renewal date) **we** will refund a portion of the premium depending on the number of complete months remaining on **your** policy providing **you** are not on a **trip** at the time the policy is cancelled and no claim has been made since the policy was issued or renewed.

About your insurance contract *continued*

Conditions which apply to your policy

These are some of the conditions **you** must keep to as **your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **you** do not keep to these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

All persons covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

You should not put **yourself** at needless risk (except in an attempt to save human life).

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in **your** claim being declined in full.

Reciprocal Health Agreements

If **you** are travelling to a country which has a reciprocal health agreement with **your home area** **you** are entitled to benefit from the health care arrangements which exists between the country **you** are visiting and **your home area**.

If **we** agree to pay for a medical expense which has been reduced because **you** have used a reciprocal health agreement or private health insurance, **we** will not deduct the **excess** under Section 2 – Medical emergency and repatriation expenses.

If travelling within the EU **you** can apply for a GHIC either online at Applying for healthcare cover abroad (GHIC and EHIC) – NHS (www.nhs.uk) or by telephoning 0300 330 1350.

If travelling outside of the EU visit Healthcare abroad – NHS (www.nhs.uk)

Medical section

Important conditions relating to health

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

You must tell **us** of all **your pre-existing medical conditions**. If **you** fail to declare all **pre-existing medical conditions** **we** may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.

It is a condition of this policy that **you** will not be covered under Section 1 – Cancelling or cutting short a trip, Section 2 – Medical emergency and repatriation expenses and Section 6 – Personal accident for any claims arising directly or indirectly from:

Throughout the duration of the policy

1. i. From any **pre-existing medical condition(s)** or **pregnancy complication** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
- ii. From any surgery, treatment or investigations for which **you** intend to travel outside of **your home area** to receive (including expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).

- iii. From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
- iv. If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

At the time of purchasing **your** policy **you** will not be covered for any claim arising directly or indirectly:

2. i. From any **medical condition** for which **you**, a **close relative** or a travelling companion have received a terminal prognosis.
- ii. From any **medical condition** for which **you**, a **close relative** or a travelling companion are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing **home**.
3. i. From any **pre-existing medical condition(s)** unless **you** contact **us** on Tel: **0330 123 5485** or completed a medical screening online and **we** have agreed, in writing, to cover **your medical condition(s)**.

*If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** should check with **your medical practitioner** that **you** are fit to travel.*

***You** will not be covered under Section 2 – Medical emergency and repatriation expenses if **you** travel against medical advice. **You** may be able to claim under Section 1 – Cancelling or cutting short your trip if this is medically necessary.*

Sports and other activities

Cover as standard without charge

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational basis during any **trip**. Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment. **You** are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover under Section 5 – Personal liability for those sports or activities marked with an *

- Abseiling (within organisers guidelines)
- *Administrative, clerical or professional occupations
- Aerobics
- Amateur athletics (track and field)
- Archaeological digging (use of hand tools only)
- Archery
- Badminton
- Banana boating/donuts/inflatables behind power boat
- Baseball (amateur)
- Basketball (amateur)
- Beach games
- Billiards/snooker/pool

- BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level
- Body boarding (boogie boarding)
- Bowls
- Breathing observation bubble (BOB)
- Bungee jumping/swoop within organisers guidelines and wearing appropriate gear
- Bicycle riding/Cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level
- *Camel riding
- Camp America – counsellor
- Canoeing (up to grade 2 rivers)
- Capoeira – no contact – dance movement only
- *Caring for children (au pair/nanny)
- *Catamaran sailing (if qualified and no racing)
- Clay pigeon shooting
- Climbing (indoors on climbing wall only)
- Cricket (amateur)
- Croquet
- Cross country running
- Curling (amateur)
- Cycling (see Bicycle riding)
- Dancing (including instruction)

Sports and other activities *continued*

- Deep sea fishing
- Dinghy sailing (no racing)
- *Driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the United Kingdom (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use
- Extreme frisbees (amusement park rides)
- Falconry
- Fell walking/running (up to 2,500 metres above sea level)
- Fencing (training only)
- Fishing
- Fives
- Flying as a fare paying passenger in a fully licensed passenger carrying aircraft
- Flying fox (cable car)
- Football (amateur only, no coaching and not main purpose of trip)
- Freefall/sky diving simulator
- Frisbee/ultimate frisbee
- *Glass bottom boats/bubbles
- Go karting (amateur only and within organisers guidelines)
- Golf
- Great Wall of China
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in licensed aircraft)
- *Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and excluding competitions, racing, jumping and hunting)
- Hot air ballooning (organised pleasure rides only)
- Hovercraft driving/passenger
- Hurling (amateur only and not main purpose of trip)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Javelin throwing (amateur)
- Jet boating (excluding racing and/or competitions)
- Jogging
- *Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfbal (amateur)
- Netball (amateur)
- Octopus
- Orienteering
- *Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos

Sports and other activities *continued*

- Pilates
- Pony trekking (wearing a helmet)
- *Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- Ringos
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- *Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/sand surfing/sand skiing
- *Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after your last dive)
- Sea canoeing/kayaking (within sight of land)
- *Segway riding (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)
- Squash
- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland trips
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- *Speed sailing (no racing)
- *Students working as counsellors or university exchanges for practical course work (non-manual)
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing)
- Swimming with dolphins
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- *Tall ship crewing (no racing)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking

Sports and other activities *continued*

- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- Tug of war
- Volleyball
- Wake boarding
- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- White water canoeing/kayaking/touring/rafting up to grade 2 rivers
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- *Zap cats
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering

Important conditions relating to your policy

- Where **you** have selected an annual multi **trip** policy the maximum duration of any one **trip** is shown on **your** policy schedule. If any **trip** exceeds the maximum nights shown on **your** policy schedule there is no cover under this policy for any of **your trip**.
- **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay which is covered under the policy providing **you** accept alternatives offered and don't intentionally delay **your** return.
- **Your** policy only covers **you** if **you** are a permanent resident in the **UK** and registered with a **UK medical practitioner**.
- Claims will only be considered if the cause of the claim falls within the **insurance period**.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, telephone **our** customer helpline on 0330 123 5485.

Making a claim

If **you** are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on +44 (0)330 123 5751.

How to make a claim for any of the following:

For all claims follow these steps:

1. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require.
2. Telephone the relevant helpline listed in the 'Important telephone numbers' section as soon as reasonably possible with **your** policy number.

Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

In all claims, **you** must provide details of any household, travel or other insurance under which **you** could also claim.

Claims evidence

Claims evidence will be at **your** own expense.

Section 1 – Cancelling or cutting short a trip

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Tour operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a **medical practitioner** that **you** or **your travelling companions** are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your travelling companions'** employer of **redundancy** and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **public transport** from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.

- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

Section 2 – Medical emergency and repatriation expenses

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** Global Health Insurance Card (GHIC).
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- In the event of death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation expenses.

- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Information/evidence/reports about treatment/medication/diagnosis received during **your trip** from a hospital, doctor, dentist or pharmacist.
- Details of any travel, private medical or other insurance under which **you** could also claim.

Section 3 – Disruption or delay to travel plans

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Tour operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.

Section 4 – Personal belongings and money

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained as soon as **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your** personal **baggage** was delayed for.

Section 5 – Legal and liability

Section 5a – Legal expenses and assistance

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

Section 5b – Personal liability

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Any claim form, summons, or other legal document (as soon as **you** receive them).
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.

- Confirmation of executor or administrator of the estate.
- A copy of a death certificate, where appropriate.
- Grant of Representation (in England and Wales)/Grant of Probate (in England and Wales)/Grant of Representation (in Northern Ireland)/Confirmation (in Scotland).

Section 7– Winter sports

(This section is available as an upgrade, if **you** have purchased this upgrade this will be shown in **your** policy schedule of insurance).

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable.

Table of benefits

This table shows the maximum **you** can claim for each section, these limits are per person unless otherwise stated.

Section	Bronze Essential	Silver Essential	Gold Essential
Excess per person per incident per trip (max 2)	£150	£95	£50
Section 1 Cancelling or cutting short your trip			
Cancellation or cutting short your trip	£1,000	£3,000	£5,000
Section 2 Medical emergency and repatriation expenses			
Medical emergency and repatriation expenses	£10,000,000	£10,000,000	£10,000,000
Emergency dental	£200	£300	£400
Hospital Benefit [†]	No cover	£10 per day up to a maximum of £200	£15 per day up to a maximum of £300
Section 3 Disruption or delay to travel plans			
Missed Departure	£300	£500	£750
Delayed Arrival [†]	No cover	£20 after at least 12 hours delay, followed by £10 per each full 12 hours delay up to a maximum of £100	£20 after at least 6 hours delay, followed by £10 per each full 6 hours delay up to a maximum of £100
Travel Disruption	No cover	£3,000	£5,000

Table of benefits *continued*

Section	Bronze Essential	Silver Essential	Gold Essential
Section 4 Personal belongings and money			
Baggage	£500	£1,500	£2,500
Single Article Limit	£225	£300	£400
Valuables (This will be deducted from your baggage limit)	£250	£300	£500
Replacement of essential items if lost in transit due to carrier error during the outward journey for more than 12 hours (This will be deducted from your baggage limit) [†]	£150 (within baggage limit)	£200 (within baggage limit)	£250 (within baggage limit)
Replacement personal money and important documents	£225	£250	£400
Cash	£175	£200	£300
Cash (if under 16)	£50	£50	£50
Travel and accommodation expenses incurred when replacing important documents	£225	£350	£500
Section 5 Legal and Liability			
Legal expenses and assistance [†] (the maximum we will pay is double this amount if the policy covers two or more people)	£10,000	£25,000	£25,000
Personal Liability	£1,000,000	£2,000,000	£2,000,000

Table of benefits *continued*

Section	Bronze Essential	Silver Essential	Gold Essential
Section 6 Personal accident			
Death†	No cover	£10,000 (£2,000 if under 16 or over 65)	£20,000 (£2,000 if under 16 or over 65)
Loss of Limbs and/or Loss of Sight†	No cover	£10,000 (no cover if 65 or over)	£20,000 (no cover if 65 or over)
Permanent Total Disablement†	No cover	£10,000 (no cover if 65 or over)	£20,000 (no cover if 65 or over)
Section 7 Winter sports (This section is optional, if you have purchased this cover it will be shown on your policy schedule)			
Ski equipment (owned)	£500	£600	£750
Hired ski equipment	£200	£200	£200
Ski equipment single article limit	£225	£300	£400
Hire of ski equipment †	£150	£200	£200

† No excess is applicable for sections marked

Exclusions and conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy.

If **you** do not comply with them **we** may take one or more of the following actions:

- cancel **your** policy
- declare **your** policy void (treating **your** policy as if it never existed)
- change the terms and/or premium of **your** policy
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. Providing accurate and complete information

When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete. Failure to do this may impact or invalidate any claim **you** make.

2. Changes in **your** circumstances

You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.

3. **We** may not pay **your** claim if **you** do not:

- Take all possible care to safeguard against **accident**, injury, loss, damage or theft.
 - Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
 - Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
 - Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance). **We** will only ask for information relevant to **your** claim.
4. You must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
5. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.
6. **You** must start each trip from **your home** in the UK and return to **your home** in the **UK** at the end of each **trip**.

Exclusions and conditions *continued*

7. You agree that we can

- Make **your** policy void where any claim is proven to be fraudulent.
- Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants.
- Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
- Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
- Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.

8. We will not pay **you** more than the amounts shown in the policy limits and **excesses** section, these are subject to per person and per **trip** limits (unless otherwise stated).

9. You agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.

10. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, UK or United States of America.

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed under What is covered.
2. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
3. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or purchasing **your** policy whichever is the later.
4. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.

Exclusions and conditions *continued*

5. **Your** inability to travel due to **your** failure to hold, obtain or produce valid **important documents** in time for the booked **trip**.
6. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking **your trip** (whichever is later):
 - Invasion
 - Acts of foreign enemies
 - Hostilities
 - Warlike operations (whether war be declared or not)
 - Civil war
 - Rebellion
 - **Terrorist action**
 - Revolution
 - Insurrection
 - Civil commotion
 - Civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
 - Nuclear, chemical or biological attack.
7. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel (Cover will be excluded under all sections other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 – Cancelling or cutting short a **trip**). *For example if **you** book a **trip** to an area the FCDO has advised against all travel when **you** booked and **you** have to claim, no cover will be in place.*
8. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
9. Engaging in sports or activities which are not covered on **your** policy. There are many sports and activities which are covered as standard under the policy, please refer to the Sports and activities section.
10. **Your** wilfully self-inflicted injury or illness.
11. Any claim related to euthanasia.
12. **You** are not covered for any claim arising directly or indirectly from:
 - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
 - **You** abusing alcohol, drugs and/or solvents.
 - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
13. **You** putting **yourself** at needless risk (except in an attempt to save human life).
14. **Your** own unlawful action or any criminal proceedings against **you**.

Exclusions and conditions *continued*

15. **You** manual work involving the lifting or carrying of heavy items in excess of 25 kgs, use of power tools or machinery, work involving the use of scaffolding or ladders, working at a height above 6m, any electrical or construction work or any form of work underground.
16. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the trip due to poor weather.*
17. Any amount recoverable from any other source.
18. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling, **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.
19. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
20. Driving any motorised vehicle unless it is listed as covered under the Sports and other activities section. When driving **you** must hold a valid licence for that vehicle. In addition any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle, regardless if riding as a passenger or driver.
21. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
22. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs for example, if **you** have paid for another person's travel or accommodation costs. The only exception to this is if the Medical Assistance team agree for another person to remain with **you**.
23. **We** will not pay any claim **you** have for any **trip** where a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.
24. Where **you** have selected an annual multi **trip** policy the maximum duration of any one **trip** is shown in **your** policy schedule. If any **trip** exceeds the maximum number of nights there is no cover under this policy for any of **your trip**. **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to the death, injury or illness of **you** or a **public transport** delay which is covered under the policy.

Exclusions and conditions *continued*

25. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
26. Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
27. Loss or damage due to depreciation (loss in value), variations in exchange rate.
28. Any claims arising directly or indirectly to a drone.

Section 1 – Cancelling or cutting short a trip

Introduction

The purpose of this section is to help **you** if **you** need to cancel or **cut short your trip** as a result of one of the reasons listed under the heading of 'What is covered'. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by **your** tour operator or transport provider **we** will not provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider under the Consumer Credit Act if the services **you** have paid for are not provided as agreed e.g. if company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit card provider please contact them directly.

European Union (EU) Regulation

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following:

1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight – Has **your** flight been cancelled?
3. Long Delays – Has **your** flight been delayed for two hours or more?
4. Baggage – Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) – Have **you** been injured during **your** flight?
6. Package Holidays – Did **you** get what **you** booked?

For full details of **your** entitlements, visit [Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](#)

Cancelling or cutting short a trip *continued*

What is covered

We will pay **you** up to the amount shown in **your** policy schedule for **your** proportion only of **your** irrecoverable unused travel and accommodation costs and other **pre-paid charges** if **you** need to cancel or **cut short your trip** following any of the reasons which are shown in the table below.

If **you** need to cancel or **cut short your trip**, any **pre-paid charge** relating to Winter Sports will only be covered if **you** have paid the premium for the additional cover.

Cover to cancel or cut short your trip for the following events:	Bronze Essential	Silver Essential	Gold Essential
The death, injury due to an accident , illness, disease, or pregnancy complication of you , your travel companion , your close relative or your colleague	✓	✓	✓
Compulsory personal quarantine , jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of you or your travelling companions .	✓	✓	✓
Redundancy of you or your travel companion	✓	✓	✓
You or your travel companion have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or senior employees of the Government	✓	✓	✓
Insolvency of the accommodation providers or their booking agents or catastrophe	X	X	✓

Cancelling or cutting short a trip *continued*

Cover to cancel your trip only for the following events:	Bronze Essential	Silver Essential	Gold Essential
No suitable alternative public transport is provided within the number of hours stated of the original scheduled time of departure following delay or cancellation of your public transport , or you are involuntarily denied boarding (because there are too many passengers for the seats available)	X	X	✓ (6 hours)
Theft of your passport and/or visa within the 72 hours before your scheduled time of departure if you are due to travel outside your home area	X	X	✓
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country which you are travelling to advising against all travel or all but essential travel within 21 days of your departure date, but not including where advice is issued due to a pandemic or regional quarantine	✓	✓	✓

Cover to cut short your trip only for the following events:	Bronze Essential	Silver Essential	Gold Essential
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advising you to evacuate or return to your home area , providing the advice came into force during your trip	✓	✓	✓

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. You must get the prior approval of the Emergency Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any of the reasons listed.

- 2.** 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.
- 3. You** must provide a written police report as evidence if a claim is made due to theft of **your** passport and/or visa.

Cancelling or cutting short a trip *continued*

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **cutting short** of the **trip**.
4. The cost of **your** unused original tickets where **we** have paid for **you** to come **home** following **cutting short your trip**. In addition if **you** have not purchased a return ticket, **we** will not cover any costs incurred whilst returning **you** to **your home** unless agreed by the Emergency Medical Assistance Service.
5. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
6. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
7. Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
8. Travel tickets paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
9. Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme.
10. Any claims relating to loss or theft of **your** passport or visa if left **unattended** at any time, unless stored securely in **your home** (before **you** travel) or in a safe, safety deposit box or left in locked accommodation (during **your trip**).
11. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - c) **Your** credit or debit card provider or PayPal.
12. Denied boarding due to **your** anti-social behaviour 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.

Cancelling or cutting short a trip *continued*

13. Normal pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred because of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
14. Any claim arising from a reason not listed in the 'what is covered' section.
15. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
16. Any claim due to a **regional quarantine**.
17. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
18. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
19. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
20. The death or illness of any pet or animal.
21. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 2 - Medical emergency and repatriation expenses

Introduction

The purpose of this section is to help **you** if **you** require unforeseen emergency medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a Reciprocal Health Agreement, **you** can find out more about these under the Reciprocal Health Agreement section.

What is covered

We will pay **you** up to the amounts shown in **your** policy schedule for the following expenses which are necessarily incurred during a **trip** due to **you** suffering unforeseen injury due to an **accident**, illness, disease and/or **personal quarantine**:

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area**.
2. Emergency dental treatment incurred outside of **your home area** for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth if they are causing pain only up to amounts shown in **your** policy schedule.
3. Up to amounts shown in **your** policy schedule for every complete 24 hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner**

whilst abroad, and up to the amounts shown in **your** policy schedule towards meal expenses for a nominated person who is staying or travelling with **you**.

4. Costs of telephone calls to and from the Emergency Medical Assistance Service notifying and dealing with the problem of which **you** are able to provide evidence.
5. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.
6. If **you** die outside **your home area** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home**.
7. Additional transport and/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 Emergency Medical Assistance Service:

- a) Reasonable additional transport and/or accommodation expenses for someone to stay with **you** or travel to **you** from the **UK** or escort **you home**.

Medical emergency and repatriation expenses *continued*

- b) Additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
 - c) Reasonable additional accommodation expenses if **you** have to move accommodation nearer the hospital following the extended stay.
 - d) Reasonable taxi or hire car costs for **your** travel to and from the hospital only.
8. With the prior authorisation of the Emergency Medical Assistance Service, 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. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise. If the Emergency Medical Assistance Service confirm an alternative method of travel is required this will only apply for the ill or injured **insured person**.
9. Reasonable costs for one person or a specialist vehicle recovery company to collect and return **your** vehicle if **you** were not able to drive the vehicle to **your home** following **your** illness/injury/death.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical Assistance Service 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. This is not a private medical insurance policy. 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 treatment or surgery 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 not provide any cover under the following sections:

- Section 1 – Cancelling or cutting short a **trip**
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal accident

Medical emergency and repatriation expenses *continued*

We will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

Cover for **you** under all other sections will continue for the remainder of **your trip**.

What is not covered

1. The **excess** (except under point 3 of the what is covered section).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim caused by participating in a Winter Sports activity unless **you** have purchased the upgrade and it is shown as purchased in **your** policy schedule.
5. Pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred because of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
6. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
7. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip** or had to extend **your trip**. In addition if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
8. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an **accident** or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** injury due to an **accident**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - d) Expenses incurred in obtaining, replenishing or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued whilst on **your trip**.

Medical emergency and repatriation expenses *continued*

Where possible and with the agreement of **your medical practitioner, you** should consider how much medication **you** will require and allow for any possible travel delays.

- e) Additional costs arising from single or private room accommodation.
- f) Treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.
- g) Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital.
- h) Any expenses incurred after **you** have returned to **your home area**.
- i) Any expenses incurred in the **UK**:
 - i. for private treatment, or
 - ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
 - iii. which are funded by a Reciprocal Health Agreement between these countries and/or islands.
- j) Expenses incurred because of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

k) Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.

- 9. Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home area**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by **our** Emergency Assistance Line).
- 10. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

You should also refer to the **Pre-existing medical conditions** section.

Section 3 - Disruption or delay to travel plans

Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide the same cover under this policy. **You** may also be covered by your credit/debit card provider under the Consumer Credit Act if the services **you** have paid for are not provided as agreed e.g. if a company becomes insolvent.

European Union (EU) Regulation

European Union (EU) Regulation establishes the minimum rights for air passengers to ensure they are treated fairly and **you** may be entitled to compensation from **your** airline in the event of one of the following:

1. Denied Boarding – Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight – Has **your** flight been cancelled?
3. Long Delays – Has **your** flight been delayed for two hours or more?

4. Baggage – Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) – Have **you** been injured during **your** flight?
6. Package Holidays – Did **you** get what **you** booked?

For full details of **your** entitlements, visit [Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](#)

What is covered

1. Missed Departure

If **you** fail to arrive at the departure point, including any onward connecting flight, in time to board the **public transport** on which **you** are booked to travel due to:

- the failure of other **public transport** or
- an accident to or breakdown of the vehicle in which **you** are travelling or
- an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay
- adverse weather conditions
- strike

then **we** will pay **you** up to the amounts shown in **your** policy schedule for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may

Disruption or delay to travel plans *continued*

continue **your trip**.

2. Delayed Departure

If **you** arrive later than planned at **your** destination due to a delay of **public transport** we will pay **you** up to the amounts shown in **your** policy schedule for each period of delay (as displayed in **your** policy schedule) **you** suffer up to the maximum shown (*to help **you** pay for telephone calls, meals and refreshments purchased during the delay*).

3. Travel Disruption

We will pay **you** up to the amount shown in **your** policy schedule for **your** reasonable additional accommodation and **public transport** travel expenses (up to the standard of **your** original booking) so that **you** may continue **your trip** if **your trip** is disrupted due to

- a **catastrophe**; or
- the insolvency of the accommodation provider, transport provider or their booking agents; or
- the **public transport** on which **you** were booked to travel being cancelled or delayed for at least 12 hours, diverted or redirected after take-off; or
- **you** are involuntarily denied boarding and no suitable alternative is offered within 12 hours.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your** rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What is not covered

1. The **excess** (except under point 2 of the what is covered section).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
4. Any strike or adverse weather that was publicly announced prior to **you** purchasing **your** policy or within seven days of booking any **trip**.

An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.

Disruption or delay to travel plans *continued*

5. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - c) **Your** credit or debit card provider or PayPal.
 - d) Any inbound **public transport** cancelled by a provider due to **you** missing **your** outbound **public transport**.
6. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the delay period (as displayed in **your** policy schedule) of the scheduled time of departure.
7. Claims arising from:
 - Breakdown of any vehicle owned by **you** which has not been maintained in accordance with manufacturer's instructions or in the event of an accident or breakdown when a repairer's report is not provided.
 - Any costs incurred due to **you** not planning **your** journey correctly, **you** must allow enough time to complete **your** journey and arrive at the time stipulated by the travel provider.
 - Any property maintenance costs or fees incurred by **you** as part of **your** involvement of a Timeshare or Holiday Property Bond scheme are not covered.
8. Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.
9. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
10. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
11. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 4 - Personal belongings and money

Introduction

The purpose of this section is to help **you** in the event of something happening to **your** suitcases (or containers of a similar nature), their contents or **your personal money**. Below explains the cover **we** provide if **your** items are lost, stolen or damaged.

What is covered

1. **We** will pay **you** up to the amounts shown in **your** policy schedule for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**:
 - a) **Baggage**
 - b) **Valuables**
 - c) Replacement of essential items if lost in transit due to carrier error during the outward journey for more than 12 hours
 - d) **Personal money** (excluding cash)
 - e) Cash

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown on **your** policy schedule as the single article limit.

If **you** need to claim, **we** will pay **you** based on today's prices minus a deduction for wear and tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** or **valuables**.

2. **We** will pay **you** up to the amount shown in **your** policy schedule for travel and accommodation expenses incurred when obtaining a replacement of **your important documents** which have been lost, damaged or stolen whilst outside of **your home area**.

*The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements/ an alternative flight **home**. **You** must check whether any temporary documentation will enable **you** to continue **your** planned **trip**.*

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

Personal belongings and money *continued*

3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. The **excess** (except for claims under point 1c of What is covered.)
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Any claims for **ski equipment** (please refer to Section 7 – Winter sports if **you** have paid the premium for the additional cover)
4. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
5. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
6. Loss, theft or damage to **baggage** left **unattended**.
7. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - c) Caused by wear and tear, or
 - d) Mechanical or electrical breakdown
 - e) To tobacco products, tobacco substitutes, e-cigarettes, Vape products and perishable goods (such as food and drinks).
8. Loss or damage due to depreciation (loss in value), variations in exchange rate.
9. Loss, theft or damage to any equipment associated with a sport or activity which is not covered by **your** policy.
10. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
11. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 5 – Legal and liability

Introduction

This section is split in to two parts.

The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death.

The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death.

Section 5a – Legal expenses and assistance

Introduction

The purpose of this section is to provide **you** with legal assistance to pursue a claim for compensation if **you** suffer an injury, illness or death.

Words with special meanings in this section (*which are shown in italics*)

Lawyer

– means the law firm or member of that law firm with appropriate qualification acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Upon the commencement of court proceedings to pursue **your** claim in the **UK**.
- b) Should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amounts shown in **your** policy schedule of benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown **your** policy schedule.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained can be successfully enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be successfully enforced **we** or **you** may request a second opinion from an independent *lawyer*. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

Legal and liability *continued*

If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

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** permission.
- 4. We** may include a claim for **our** legal costs and other related expenses.
- 5. We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

- 1.** Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
- 2.** Legal costs and expenses incurred prior to **our** written acceptance of the case.
- 3.** Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- 4.** Any claim where legal costs and expenses are variable depending on the outcome of the claim.
- 5.** Legal costs and expenses incurred if an action is brought in more than one country.
- 6.** Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- 7.** The costs of any Appeal.
- 8.** Claims by **you** other than in **your** private capacity.
- 9.** Any claim where there is no representing lawyer.
- 10.** Anything mentioned in What is not covered applicable to all sections of the policy.

Section 5b – Personal liability

What is covered

We will pay **you** up to the amount shown in **your** policy schedule (including 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 for accidental:

1. Injury due to an **accident**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you**.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document 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** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover providing they comply with the terms and conditions outlined in this policy.

What is not covered

1. The **excess** except for claims under Section 5a – Legal expenses and assistance.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.

Legal and liability *continued*

- c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes, and golf buggies whilst in use on a golf course.
 - d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident occurred within the **UK**.
4. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 6 - Personal accident

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer *permanent total disablement, loss of sight, loss of a limb* or death due to an **accident** during **your trip**. This section will not be applicable if **you** suffer any of the above as the result of an illness.

Words with special meanings in this section (*which are shown in italics*)

Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Permanent total disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Loss of sight

The 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; or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

What is covered

We will pay one of the benefits shown in **your** policy schedule if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in

1. **your** death,
2. *loss of limb*,
3. *loss of sight or permanent total disablement*.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you**, and where deemed necessary, **you** may be referred to a specialist for further consultation.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Benefit is not payable to **you**:
 - a) Under more than one of benefit 1, 2 or 3 in the table above.
 - b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. No payment will be made for persons aged 65 years or older under *Loss of one or more limbs and/or loss of sight in both eyes* or *Permanent total disablement*.
5. No payment will be made if **you** sustain injury whilst participating in an activity that is not covered by this policy.
6. Any claim which is caused by either:
 - a) medical or surgical procedures or
 - b) illness, infection or bacteria or
 - c) any gradually developing bodily deterioration.
7. Any claim which is related to suicide.
8. Anything mentioned in the Exclusions and conditions section which are applicable to all sections of the policy.

Section 7 – Winter sports (only applicable if shown on your policy schedule)

Introduction

This section is available to purchase as an optional upgrade.

The purpose of this section is to provide cover specifically for a Winter sports **trip** that involves activities or sports that are on snow or ice. It's important to check the list of covered activities at the end of this section below to ensure that any activities that **you** plan to participate in as part of **your** Winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Cover is available only if the Winter sports section is shown as purchased in **your** policy schedule and the additional premium has been paid.

What is covered

We will pay **you** up to the amounts shown in **your** policy schedule for:

1. The accidental loss of, theft of or damage to **your** own **ski equipment** (reduced to the amount shown in **your** policy schedule for hired **ski equipment**).

2. The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown on **your** policy schedule as the single article limit.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

What is not covered

1. The **excess** (except for claims under point 2 of What is covered.)
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

Winter sports *continued*

3. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
4. Loss, theft of or damage to **ski equipment** left **unattended** at any time.
5. Loss, theft or damage:
 - a) due to delay, confiscation or detention by customs or any other authority
 - b) due to depreciation (loss in value) or variations in exchange rate
 - c) to motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - d) caused by wear and tear, or
 - e) mechanical or electrical breakdown.
6. Anything mentioned in the General exclusions applicable to all sections of the policy.

The following sports and activities are only covered if the Winter sports option is shown as purchased in **your** policy schedule.

No cover under Section 5 – Personal liability for those sports or activities marked with *

- Ice hockey
- Ice skating
- Kick sledging
- Ski – blading
- *Ski – dooing'
- Skiing on piste**
- Skiing – mono
- Skiing Nordic
- Skiing – off piste within resort boundaries**
- Sledging
- *Sledging/sleigh riding as a passenger (pulled by dogs, horses or reindeer)
- Snow biking
- Snow boarding on piste**
- Snow boarding – off piste within resort boundaries**
- Snow bobbing
- *Snow carting
- *Snow mobiling
- Snow shoe walking
- Tobogganing




** A piste is a recognised and marked ski run within the resort boundaries.

Complaints procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. The following will help **us** understand **your** concerns and give **you** a fair response.

If **your** complaint relates to a claim, or the sale or cover provided under **your** policy, please contact **us** as follows:


All claims except emergency medical assistance services only

	Complaints Team AXA Partners The Quadrangle 106-118 Station Road Redhill RH1 1PR
	claimcomplaints@axa-assistance.co.uk
	Tel: 0330 123 5751

All sales complaints:

	The Compliance Manager ROCK Insurance Group Griffin House 135 High Street Crawley, West Sussex RH10 1DQ
	complaints@rockinsurance.com
	Tel: 0330 123 5485

All emergency medical assistance complaints:

	Tel: +44 (0)330 123 5751
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Complaints procedure *continued*

When **you** contact **us**, please have the following ready:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.

Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

What to do if you are still not satisfied

If **you** are still not satisfied once **you** have received **our** response, 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.

The Financial Ombudsman Service



Exchange Tower
London
E14 9SR



Telephone: **0300 123 9123** or **0800 023 4567**
Fax: **020 7964 1001**



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 are unaffected by **our** complaints procedure. However, the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Data protection notice and fraud

By providing **your** personal information in the course of purchasing this policy and using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at <https://www.axapartners.com/en/page/en.privacy-policy>

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information **we** will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using

our services, **you** consent to **us** using such information for these purposes.

- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of

Data protection notice and fraud *continued*

feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the **UK** or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the **UK** and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

You are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the **UK** Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer
AXA
106-108 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Fraud prevention, detection and 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;
- 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 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.

Important telephone numbers



All claims 0330 123 5751

AA Customer Service 0330 123 5485

Emergency and medical service from anywhere in the world **+44 (0)330 123 5751**

From the **United Kingdom 0330 123 5751**

AA Travel Insurance is a trading style of Automobile Association Insurance Services Limited (AAIS). AAIS is authorised and regulated by the Financial Conduct Authority (firm reference number 310562).

AA Travel Insurance policies are underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

AA Travel Insurance policies are administered by AXA Assistance (UK) Ltd, 106-118 Station Road, Redhill, RH1 1PR and Rock Insurance Services Ltd, 135 High Street, Crawley, West Sussex, RH10 1DQ. AXA Assistance (UK) Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 439069). Rock Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (firm reference number 300317).