

Important telephone numbers

Customer services:	0800 171 000 / 0208 666 0645
Health declaration (to declare a medical condition or change in your circumstances)	0845 345 8106
24-hr Emergency medical assistance:	
Outside your home country: (for medical emergency or curtailment requests)	+44 20 8666 9389
Within your home country:	020 8666 9389
24-hr Legal helpline:	
Outside your home country:	+44 20 8603 9804
Within your home country:	020 8603 9804
Claims:	020 8666 9326

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

This policy is available in large print,
audio and Braille.

Please contact us on
Phone 0800 171 000 / 0208 666 0645

and we will be pleased to organise
an alternative version for you.

Holiday Extras Limited, Registered address Ashford Road, Newingreen, Hythe, Kent, CT21 4JF Registered No.1693250

Holiday Extras travel insurance is underwritten by AGA International SA and is administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited, Registered in England No 1710361. Registered Office 102 George Street, Croydon CR9 6HD.

Holiday Extras Limited and Mondial Assistance (UK) Limited are authorised and regulated by the Financial Conduct Authority.

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Allianz Global Assistance acts as an agent for AGA International SA for the receipt of customer money, settling claims and handling premium refunds.

Section 15 of Holiday Extras travel insurance is underwritten by certain Underwriters at Lloyds and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

International Passenger Protection Limited and certain Underwriters at Lloyds are authorised and regulated by the Financial Conduct Authority.

International Passenger Protection Limited acts as an agent for certain Underwriters at Lloyds for the receipt of customer money and settling claims.

Holiday Extras Limited acts as an agent for AGA International SA for the receipt of customer money and handling premium refunds.

Travel Insurance

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

ref: HX001



Cover is only available if **you** are a resident of the **UK**, the **Channel Islands** or the **Isle of Man**.

Existing medical conditions are not covered unless they have been declared to and accepted in writing by the **Insurer**.

Allianz 

Global Assistance

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This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About our insurance services' documents both explain how the Holiday Extras travel insurance policy has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the travel insurance policy.

Demands and needs statement

Holiday Extras travel insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation or cutting short a trip, lost, stolen or delayed possessions, loss of money and passport, personal accident, personal liability and legal expenses.

The levels of cover may vary depending on where you travel (whether in your home country or overseas).

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

You may already possess alternative insurance for some or all of the features and benefits provided by this travel insurance product. It is your responsibility to investigate this.

Holiday Extras Limited has not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.

About our insurance services

Holiday Extras Limited,
Ashford Road,
Newingreen,
Hythe, Kent,
CT21 4JF

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers. Ask us for a list of insurers that we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive advice or a recommendation from us for travel insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

Holiday Extras Limited registered address Ashford Road, Newingreen, Hythe, Kent, CT21 4JF Registered No.1693250 is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 309682.

Our permitted business is arranging travel insurance.

Holiday Extras Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Advising on
- Arranging
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the FCA's register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- In writing: Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.
- By phone: 020 8603 9853.
- By email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Summary of cover

The following table shows the maximum amount **we** will pay and policy **excesses** for each section of cover. **You** should read the rest of this booklet for the full terms and conditions.

Section/Cover	Bronze cover limits (up to)	Silver/Backpacker cover limits (up to)	Gold/Platinum limits (up to)	Excess
24hr Personal assistance	£250	£250	£250	Nil
1. Cancellation or curtailment	£500	£1,500	£5,000	£75 (£35 deposit)
2. Emergency medical and associated expenses	£5 million	£5 million	£10 million	£100
Transport and accommodation	£1,000	£1,000	£2,000	
Funeral expenses	£5,000	£5,000	£5,000	
Dental	£150	£150	£150	
In-patient benefit	£15/day max £600	£15/day max £600	£15/day max £600	
3. Loss of passport	£200	£200	£300	Nil
4. Delayed possessions	£100 after 12 hrs	£100 after 12 hrs	£150 after 12 hrs	Nil
5. Personal possessions	£500	£1,500	£2,000	£75
Single, article pair or set	£250	£250	£300	
Valuables	£200	£250	£400	
Tobacco/alcohol/ fragrances	£50	£50	£50	
6. Personal money	£200	£200	£300	£75
Cash (19 years and over)	£100	£150	£250	
Cash (18 years and under)	£50	£100	£150	
7. Personal accident				Nil
Death (17 years and over)	£1,000	£5,000	£10,000	
Death (16 years and under)	£1,000	£1,000	£1,000	
Loss of limb / sight	£5,000	£10,000	£25,000	
Permanent total disablement	£5,000	£10,000	£25,000	
8. Missed departure/connection				
Missed departure	£300	£300	£1,000	£75
Missed connection	£500	£500	£500	Nil
9. Delayed departure	£20 first 8 hrs, £20 each extra 12 hrs, max. £60	£20 first 8 hrs, £20 each extra 12 hrs, max. £60	£20 first 8 hrs, £20 each extra 12 hrs, max. £60	Nil
Abandonment	£500	£1,500	£5,000	£75
10. Personal liability	£2 million	£2 million	£2 million	Nil
11. Legal expenses	£15,000	£25,000	£25,000	Nil
12. Catastrophe	£1,000	£1,000	£1,000	£75
13. Hijack / Mugging	N/A	N/A	£50/day max £500	Nil
14. Petcare	N/A	N/A	£50/day max £500	Nil

Additional covers

Section/Cover	Bronze cover limits (up to)	Silver/Backpacker cover limits (up to)	Gold/Platinum limits (up to)	Excess
15. End supplier failure	£5,000	£5,000	£5,000	Nil
16. Winter sports cover				
Ski pack	N/A	£100/week max. £300	£100/week max. £300	£75
Delayed ski equipment	N/A	£20/day max. £200	£20/day max. £200	Nil
Ski equipment (own)	N/A	£350	£350	£75
Ski equipment (hire)	N/A	£100	£100	£75
Piste closure	N/A	£20/day max. £200	£20/day max. £200	Nil
Alternative resort	N/A	£10/day max. £100	£10/day max. £100	Nil
Avalanche cover	N/A	£250	£250	Nil
17. Golf cover				
Green fees	N/A	N/A	£75/day	£75
Delayed golf equipment	N/A	N/A	£25/day max. £100	Nil
Golf equipment	N/A	N/A	£1,000	£75
18. Business cover				
Delayed business equipment	N/A	N/A	£50/day max. £500	N/A
Business equipment (own)	N/A	N/A	£2,000	£100
Business samples	N/A	N/A	£500	£100
- Single article limit	N/A	N/A	£500	
Business money	N/A	N/A	£500	£100
19. Wedding cover				
Wedding rings	N/A	N/A	£250/ring	£50
Wedding gifts	N/A	N/A	£1,000/couple	£50
Wedding clothes	N/A	N/A	£1,500/couple	£50
Photographs and videos	N/A	N/A	£750/couple	£50
20. Sports and leisure activities cover extension				
Search and rescue	£750	£750	£750	£75
Sports and activity equipment	£500	£500	£500	£75

Notes

Cover levels

- Bronze, Silver and Gold cover is only available on a single trip basis.
- Backpacker is a one-off longer term cover.
- Platinum cover is only available on an annual multi-trip basis.
- Bronze cover trip limits cannot be extended beyond 17 days.

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 23 days or less per trip only unless **you** have paid the additional premium to extend cover to 31 or 60 days and this is shown on **your** policy schedule. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 60 days per trip. This would include not insuring **you** for any part of a trip that is longer than 60 days in duration.

Excess

You will not have to pay an **excess** if **you** have Backpacker, Gold or Platinum cover and the extra premium has been paid for **excess** waiver and this is shown on **your** policy schedule. The **excess** **waiver** cannot be applied to additional sections of cover (sections 17-20).

Important information

Thank you for taking out Holiday Extras travel insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Holiday Extras travel insurance on 0800 171 000 / 0208 666 0645, Textphone 020 8666 9562 or write to us at Holiday Extras Limited, Ashford Road, Newingreen, Hythe, Kent, CT21 4JF.

Insurer

Section 1-14 and 16-20 of your Holiday Extras travel insurance is underwritten by AGA International SA and is administered in the **United Kingdom** by Allianz Global Assistance. Section 15 is underwritten by certain Underwriters at Lloyds and is provided by International Passenger Protection Limited.

How your policy works

Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

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

You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your Holiday Extras insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call Holiday Extras as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights

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

You can contact us at Holiday Extras Limited, Ashford Road, Newingreen, Hythe, Kent, CT21 4JF, or telephone 0800 171 000 / 0208 666 0645, textphone 020 8666 9562.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of your policy, you will have to pay an **excess**. This means that you will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount you have to pay is the **excess**. You will not have to pay an **excess** if you have Backpacker, Gold or Platinum cover and the extra premium has been paid for **excess** waiver and this is shown on your policy schedule. The **excess waiver** cannot be applied to additional sections of cover (sections 17-20).

Data protection

Information about your policy may be shared between Holiday Extras Limited, us and the **insurer** for underwriting and administration purposes.

You should understand that the sensitive health and other information you provide will be used by us, our representatives, the **insurer**, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

Your information may be used by us, the **insurer** and members of The Allianz Global Assistance Group and shared with Holiday Extras Limited for marketing and research purposes, or to inform you from time to time about new products or services. If you do not want to receive marketing information please write to us at 102 George Street, Croydon CR9 6HD. You have the right to access your personal records.

Financial Services Compensation Scheme (FSCS)

For your added protection, the **insurer** is covered by the FSCS. You may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 / or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Renewal of your insurance cover

If you have annual multi-trip cover, we will send you a renewal notice at least 28 days prior to the expiry of the **period of insurance** as shown on your policy schedule. We may vary the terms of your cover and the premium rates at the renewal date.

Definitions of words

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

Accident

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

Appointed adviser

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

Area of cover

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

• Area 1

UK, the **Channel Islands**, the Isle of Man and the Republic of Ireland.

• Area 2

The Continent of Europe west of the Ural Mountains, Iceland, Madeira, the Canary Islands, the Azores, Lapland and any country or island with a Mediterranean coastline (but not Israel, Algeria, Syria, Lebanon or Libya).

• Area 3

Worldwide, excluding the United States of America, Canada, Mexico, the Caribbean Islands and the Bahamas, Cuba and Bermuda.

• Area 4

Australia, New Zealand and their dependencies.

• Area 5

Worldwide including the United States of America, Canada, Mexico, the Caribbean Islands and the Bahamas, Cuba and Bermuda.

Business associate

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

Business equipment

Computer, television, fax and phone equipment (including mobile phones, PDAs) and any other equipment which is needed to carry out your business duties.

Business money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for business purposes.

Business samples

Demonstration goods or samples of goods sold by **your** company.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Couple

For annual multi-trip cover, two adults who have been permanently living together at the same address for more than six months. Each adult can travel independently.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Doctor

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

End Supplier

A scheduled airline, ferry, cruise, coach or rail company, caravan, mobile home, campsite or car rental company, hotel, villa, cottage or similar accommodation owner, excursion or safari operator or theme park.

Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. **You** will not have to pay an **excess** if the extra premium has been paid for **excess** waiver and this is shown on **your** policy schedule. The **excess waiver** cannot be applied to additional sections of cover (sections 17-20).

Family

Two adults and up to four of their children (including foster children) aged 17 and under or 25 and under if in full time education for annual multi trip cover only. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with an adult if aged 17 or under.

Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes.

Home

Your usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

Insurer

- For sections 1-14 and 16-20
AGA International SA.
- For section 15
Certain Underwriters at Lloyds provided by International Passenger Protection Limited.

Journey

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

- For single trip cover
 - **you** will only be covered if **you** are aged 85 or under at the date **your** policy was issued.
 - for backpacker cover **you** will only be covered if **you** are aged 37 or under at the date **your** policy was issued.
 - any other trip which begins after **you** get back is not covered.
 - a trip which is booked to last longer than 365 days is not covered (Silver, Gold and Backpacker cover).
 - a trip which is booked to last longer than 17 days is not covered (Bronze cover).
- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 74 or under at the start date of **your** policy.
 - cover is for short trips of 23 days or less per trip only unless **you** have paid the additional premium to extend cover to 31 or 60 days and this is shown on **your** policy schedule. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 60 days per trip. This would include not insuring **you** for any part of a trip that is longer than 60 days in duration.
 - trips within **your home** country must be for at least 2 nights and have:
 - i pre-booked transport or accommodation;
or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - **you** will be covered for taking part in winter sports activities for up to 17 days in total as long as the appropriate winter sports premium has been paid during the **period of insurance**.

Legal action

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

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

Legal costs

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

Manual work

There is no cover for any type of:

- work with a hands on involvement installing, assembling, maintaining or repairing electrical, mechanical or hydraulic equipment;
- work at heights over three metres above ground;
- work involving the use of heavy electrical, mechanical or hydraulic plant or machinery;
- work involving interaction with any wild animals;
- plumbing, electrical, lighting or sound technician, carpentry, painting, decorating or construction work (unless this unpaid voluntary work for a charity registered under the Charity Commission in England and Wales, the Scottish Charity Regulator or the Department for Social Development in Northern Ireland). This unpaid voluntary charity work will exclude claims under Personal accident and Personal liability sections and claims under Emergency medical and associated expenses section will have an **excess** of **£250** regardless of whether the **excess** waiver premium has been paid or not.

Pair or set

A number of items of **personal possessions** (not including **ski equipment** or **golf equipment**) that belong together or can be used together.

Period of insurance

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

Personal money

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

Personal possessions

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

Public transport

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

Redundancy

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

Relative

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

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and up to four of their children (including foster children) aged 17 and under or 25 and under and under if in full time education for annual multi-trip cover only. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

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

We, our, us

- For sections 1-14 and 16-20
Allianz Global Assistance which administer the insurance on behalf of the **insurer** of these sections.
- For section 15
Certain Underwriters at Lloyds which administer the insurance on behalf of the **insurer** of this section.

Wedding clothes

The wedding dress, wedding suit, and other accessories including shoes, make-up, hair styling and flowers all bought especially for the bride and groom to use on their wedding day.

Wedding gifts

Gifts given to the bride and groom during the **journey**. These may be sent before the **journey** or purchased during the **journey**.

Wedding rings

The bride and groom's **wedding rings**.

You, your, person insured

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

24-hour emergency medical assistance

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

From outside **your home** country phone **+44 20 8666 9389**

Fax **+44 20 8603 0204** textphone **+44 20 8666 9562**

From within **your home** country phone **020 8666 9389**

Fax **020 8603 0204** textphone **020 8666 9562**

email **international.dept@allianz-assistance.co.uk**

Quote ref: Holiday Extras HX001

Please give **us your** age and **your** policy number. Say that **you** are insured with Holiday Extras travel insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

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

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

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

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an EHIC online at www.dh.gov.uk/travellers or by calling **0845 606 2030**. Application forms are also available from the Post Office.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to us.

Exclusions relating to your health

- 1** **You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this insurance or at any time prior to departing on **your journey** (whichever is later), **you**:
- a** are being prescribed regular medication;
 - b** have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 2 years;
 - c** are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
 - d** are awaiting treatment or the results of any tests or investigations;

Unless

The condition(s) has (have) been declared to and accepted by **us** in writing.

You should call Holiday Extras on **0845 345 8106** textphone **020 8666 9562** if:

- **you** need to declare a medical condition;
- **you** develop a medical condition after **your** policy was issued;
- **your** existing condition changes after **your** policy was issued;
- **you** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

But

If **you** have one (and only one) medical condition and it is listed below, there is no need to declare it. Should **you** need to make a claim arising from that condition, **your doctor** must confirm in writing the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why **you** should need to claim on this policy:

Acid reflux	Hernia
Acne	Hypertension (high blood pressure)
Arthritis	Hyperthyroidism (overactive thyroid)
Asthma (if well controlled by using inhalers only)	Hypothyroidism (underactive thyroid)
Diabetes (if well controlled and no associated conditions e.g. Glaucoma or other eye problems, kidney problems or peripheral vascular disease)	Irritable bowel syndrome
Dyspepsia	Meniere's disease
Glaucoma	Migraine
Gout	Varicose veins

Minor ailments

You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc if **you**:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
- have had no further problems since; or
- have been advised by **your doctor** that it is safe to travel.

- You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**.
- You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your** policy was issued unless it has been declared to us and accepted in writing.
- You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

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

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

Level of medical cover provided

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

Changes in health for annual multi-trip customers

If **your** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling **0845 345 8106** if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any trips already booked; or
- continue cover on this policy, but without cover for your medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as you have not made a claim or intend to make a claim).

Note

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that we will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a trip that does not start until after the expiry date of **your** policy, you may find that the cover provided for that **trip** will change when the policy renews.

General exclusions

The following exclusions apply to the whole of your policy:

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

- 1** War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 2** Any epidemic or pandemic.
- 3** **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 5** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 6** Any currency exchange rate changes.
- 7** The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 8** **You** acting in an illegal or malicious way.
- 9** The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 10** **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 11** **You** not enjoying **your journey** or not wanting to travel.
- 12** Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 13** **You** taking part in a sports or leisure activity that is not listed or confirmed in writing as covered (see pages 17-18).
- 14** **You** taking part in a winter sport unless **you** have paid the extra premium to include this cover and the activity is listed or confirmed in writing as covered (see page 18).
- 15** **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 16** Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-15.

Conditions

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

- You** are a **resident** of the **UK**, the **Channel Islands** or the Isle of Man.
- You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- You** have a valid policy schedule.
- You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 365 days or **you** know **you** will be making a claim.
 - for annual multi-trip cover beyond the expiry of **your** policy.
- You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- You** are not aged:
 - 85 or over at the date **your** policy was issued for single trip cover.
 - 74 or over at the start date of **your** policy for annual multi-trip cover.

We have the right to do the following

- Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work

and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.

- With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health Insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- If **you** cancel or cut short **your journey**:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Sports and leisure activities

Standard sports and leisure activities

- The following activities are covered at no extra premium.**
Abseiling, archery, athletics, badminton, ballooning - hot air (organised pleasure rides only), banana boating, baseball, basketball, bowls, boxing (training only and with no contact), bungee jumping, canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, cycling, deep sea fishing, football or soccer (children's club in resort only), fishing, glacier walking, golf, high rope activities, hiking (trekking and walking), hockey (under 16s using plastic sticks), horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo), ice skating or blade skating (not speed skating), kayaking (up to grade 2 rivers only, not white water), mountain biking, netball, parascending or parasailing (over water), pony trekking, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rounders, rowing, sail boarding or windsurfing, safari trekking in a vehicle (organised tour), safari trekking on foot (organised tour), scuba diving to 30m (if **you** hold a certificate of proficiency or are diving with a qualified instructor), sea kayaking, sledging (pulled by dogs or horses or reindeer as a passenger), snorkelling, squash, surfing, tennis, tug of war, volley ball, wake-boarding, water polo, water-skiing, white water rafting (up to grade 3 river), windsurfing or sail boarding, zip-trekking (including over snow), zip lining, zorbing.
- The following activities are also covered however, cover under 'Section 10 - Personal liability' does not apply.**
Camel riding, catamaran sailing (if qualified), clay pigeon shooting, dinghy sailing, elephant riding, go karting, jet boating, jet skiing, paint balling (wearing eye protection), quad biking (part of an organised activity only), rifle range shooting, sailing (if qualified and in territorial waters only), shooting, ski dooing, small bore target shooting, snow mobiling, yachting (if qualified in territorial waters only).

'Category A' sports and leisure activities

- The following activities are only covered when the extra premium has been paid for Category A activities.**
Dry slope skiing, football or soccer (other than children's club in resort), hockey, kite surfing, sand dune surfing or skiing, street hockey (wearing pads and helmets).
- The following activities are also covered when the extra premium has been paid for Category A activities however, cover under 'Section 10 - Personal liability' does not apply.**
Fencing.

'Category X' sports and leisure activities

- Your policy does not provide any cover for the following activities.**
Base jumping, black water rafting, bouldering, boxing, canyoning, caving or pot holing, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), hang gliding, high diving (over 5 metres), hunting (fox or drag), hydrospeeding, martial arts, micro lighting, motor rallying or motor sport (all types on land or water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), parachuting, paragliding or parapenting, parascending or parasailing (over land), pot holing or caving, riding on a luge, river bugging, rock climbing, rodeo, rugby, shark diving (in cage), sky diving or sky surfing, water ski jumping, white water canoeing, white water sledging or hydrospeeding.

There is also no cover for:

- taking part in a sporting activity where the organisers' guidelines have not been followed;
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- any kind of manual work.

We may be able to cover **you** for other activities that are not listed. Please contact Holiday Extras Travel Insurance on phone **0800 171 000 / 0208 666 0645** textphone **020 8666 9562**. **You** may need to pay an extra premium.

Standard winter sports activities

- **If you have chosen to include winter sports cover and this is shown on your booking confirmation, the following activities are automatically covered.**

Skiing (including on dry slopes and indoor ski centres), snowboarding, big-foot skiing, cross-country skiing, glacier skiing, monoskiing, off-piste skiing or snowboarding (as long as you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines), sledging, snow blading, snow tubing, and tobogganing.

'Category B' winter sports activities

- **The following activities are only covered if you have chosen to include winter sports cover and when the extra premium has been paid for Category B winter sports activities.**

Bobsleighbing, heli-skiing and ice hockey.

'Category X' winter sports activities

- **Your policy does not provide any cover for the following activities.**

Cat-skiing, skeleton sledging, ski acrobatics, ski-flying, ski jumping, ski racing, ski stunting or snowcat skiing, or riding on a luge.

There is also no cover for:

- taking part in a winter sports activity where the organisers' guidelines have not been followed;
- any professional winter sports activity; or
- any kind of racing.

We may be able to cover **you** for other activities that are not listed. Please contact Holiday Extras Travel Insurance on phone **020 8666 9326** textphone **020 8666 9562**. **You** may need to pay an extra premium.

Making a claim

For sections 1-14 and 16-20

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

Alternatively, please phone **020 8666 9326**, textphone **020 8666 9562** and ask for a claim form or

Write to: Allianz Global Assistance travel insurance claims department, PO Box 1900, Croydon, CR90 9BA or

Email: **travel.claims@allianz-assistance.co.uk**. Quote ref: Holiday Extras HX001.

For section 15

To claim, either visit the IPP website at **www.ipplondon.co.uk** and download a claim form and post this within 14 days to: IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom or

Write to: IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom

Phone **+44 20 8776 3752** Fax **+44 20 8776 3751**

Email: **info@ipplondon.co.uk** Website: **www.ipplondon.co.uk**

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

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

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

Cancellation or curtailment

- If **you** need to curtail **your journey** call within **your home** country **020 8666 9389**, Textphone **020 8666 9562**, outside **your home** country **+44 20 8666 9389**, Textphone **+44 20 8666 9562** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

Personal possessions, Personal money and sports and activity equipment

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the **public transport** provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Catastrophe cover

- Written confirmation from the company providing **your** accommodation, **your** tour operator or the police of the reason and dates that **you** could not use **your** accommodation.

Hijack or Mugging

- A letter from the airline, rail company, shipping line or their handling agent confirming **you** were hospitalised as a result of the mugging.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the mugging.

Pet care

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Pet care

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

End supplier failure

- Contact the IPP Claims Offices within 14 days, using any of the methods shown above.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Avalanche closure

- Written confirmation from **your** tour operator, or the appropriate local authority confirming the location and duration of the avalanche closure.

Golf cover

Loss of green fees

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** should not play golf because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Delayed golf equipment

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Loss, theft or damage to golf equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Business cover

Business equipment, business samples and business money

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your business equipment** is delayed or misdirected.

Wedding cover

Wedding rings, wedding gifts and wedding clothes

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.

Wedding photographs/video

- Written confirmation from the wedding photographer, which gives details of why they could not attend **your** wedding, and details of the extra costs to hire a different photographer.

Sports and leisure activities

Search and rescue

- Written confirmation from the appropriate authority confirming search and rescue was necessary.

Making a complaint

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

- **For sections 1-14 and 16-20**

In the first instance, please write to:

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

Telephone: **020 8603 9853**

Email: **customersupport@allianz-assistance.co.uk**

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

- **For section 15**

In the first instance, please contact The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

Having followed the above procedure, if **you** are still not satisfied with the response **you** may write to: Policyholder and Market Assistance, Lloyd's, One Lime Street, London EC3N 7HA.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

24-hour personal assistance

From within **your home** country phone **020 8666 9389** textphone **020 8666 9562**

From outside **your home** country phone **+44 8666 9389** textphone **+44 20 8666 9562**

email **international.dept@allianz-assistance.co.uk**

WHAT YOU ARE COVERED FOR

We will help arrange and pay up to the amount shown in **your** summary of cover for the following to do with **your journey**:

Information about your destination

We will provide information on:

- current visa and entry permits required for holders of a **UK**, Great Britain and Northern Ireland passport or appropriate Embassy or Consulate contacts for holders of other types of passport;
- inoculations, vaccinations and World Health Organisation warnings of the countries **you** are visiting;
- local climate, language, time differences, banking hours, public holidays;
- motoring restrictions, regulations and insurance requirements;
- local medical and dental facilities in **your** destination.

WHAT YOU ARE COVERED FOR

Transfer of emergency funds

When **your** normal banking arrangements are not available locally, **we** will arrange the necessary transfer of emergency funds of up to **£500** to **you**, if **you** have given **us** authority to use and the details of the credit, debit or charge card or bank account where funds should be transferred from.

Message relay

We will transfer up to three urgent messages to friends or relatives in **your home** country, to notify them of any death, injury or illness suffered during **your journey** or if **your** return has been delayed.

Replacing travel documents

We will help replace lost or stolen travel tickets, passports and visas and provide **you** with appropriate contact details and local offices.

Lost credit cards

We will contact **your** card issuers if **your** credit, debit or charge cards are lost or stolen during **your journey**.

Home care

We will contact appropriate tradesman to carry out emergency repairs to the following, if there is a leak or failure at **your home** while **you** are on **your journey** of the:

- plumbing, drainage or central heating system;
- gas or electricity supply.

We will also contact appropriate tradesman to carry out emergency repairs to the roof, doors or windows to make **your home** secure following burglary, fire or storm damage. This will only be done when **you** have given **us** authority to use and details of the credit, debit or charge card or bank account where payment is to be taken from.

WHAT YOU ARE NOT COVERED FOR

Under Transfer of emergency funds

Any claim if **you** do not provide suitable guarantee of payment of the funds to be transferred.

Under Home care

Repair costs and call out charges.

Any claim if **you** do not provide suitable guarantee of payment of the costs of the tradesman repair and call out charges.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens after the date **your** policy and travel tickets for **your journey** were bought:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy**.
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employers withdraws **your** previously agreed leave for operational reasons.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover.

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-15.

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

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

WHAT YOU ARE COVERED FOR

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your** journey.
- **Your** passport is lost or stolen after check-in at **your departure point** and stops **you** making **your** outward journey from **your home** country.

Note

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

WHAT YOU ARE NOT COVERED FOR

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

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

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

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately - see under the heading '24-hour emergency medical assistance' on page 11' for more information.

WHAT YOU ARE COVERED FOR

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

Cover outside your home country

Up to the amount shown in **your** summary of cover in total for reasonable fees or charges **you** incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice. This includes **your** repatriation to **your home** country if medically necessary.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover in total for reasonable fees or charges **you** for **your** funeral expenses, in the place where **you** die outside **your home** country.

We will also pay:

- **In-patient benefit**
Up to the amount shown in **your** summary of cover for each 24-hour period that **you** are in hospital as an in-patient up to the amount shown in your summary of cover in total during the **journey** as well as any fees or charges paid under **Treatment**.

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country except In-patient benefit and under Cover within your home country

An **excess** of the amount shown in **your** summary of cover unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 12 for more information). The cost of replacing any medication **you** were using when **you** began **your journey**.

Under Cover outside your home country and Cover within your home country

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-15.

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

Anything caused by:

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

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

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under Cover outside your home country - Treatment

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

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

WHAT YOU ARE COVERED FOR

- **Dental**
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.

Cover within your home country

Up to the amount shown in **your** summary of cover for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

WHAT YOU ARE NOT COVERED FOR

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

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

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

Under Cover outside your home country - Funeral expenses

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

Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Loss of passport - Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to the amount shown in **your** summary of cover in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

WHAT YOU ARE NOT COVERED FOR

Please refer to the **General exclusions, Conditions and Making a claim that also apply.**

Delayed personal possessions - Section 4

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Personal possessions - section 5.

WHAT YOU ARE NOT COVERED FOR

Please refer to the **General exclusions, Conditions and Making a claim that also apply.**

Personal possessions - Section 5

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for **your personal possessions** (this does not include **ski equipment** or **business equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** shown in **your** summary of cover in total whether jointly owned or not. There is also a single article, **pair or set** limit up to the amount shown in **your** summary of cover.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

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

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

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

The cost of replacing or repairing false teeth.

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

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

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money** (see section 6).
- Passport (see section 3).

Please refer to the **General exclusions, Conditions and Making a claim that also apply.**

Personal money - Section 6

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover for loss or theft of **your personal money** while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover
Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.
Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal accident - Section 7

WHAT YOU ARE COVERED FOR

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

Death

Up to the amount shown in **your** summary of cover for death.

Permanent loss

Up to the amount shown in **your** summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Up to the amount shown in **your** summary of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note

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

WHAT YOU ARE NOT COVERED FOR

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 13-15.
Any claim arising more than one year after the original **accident**.

Anything caused by:

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

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

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Missed departure / Missed connection - Section 8

WHAT YOU ARE COVERED FOR

Missed departure

We will pay **you** up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- **public transport** (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down;
- an accident or breakdown occurs ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling in; or
- on **your** outward journey from **your home** country there is a delay caused by adverse weather conditions.

Missed connection

We will pay **you** up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because:

- **your** outward or return flight from **your departure point** is delayed and **you** miss **your** connecting flight.

WHAT YOU ARE NOT COVERED FOR

Under Missed departure

An **excess** of the amount shown in **your** summary of cover.

Under Missed departure and Missed connection

Any claim unless **you**:

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

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of **public transport** caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Delayed departure - Section 9

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

Up to the amount shown in **your** summary of cover in total; or

Abandonment

Up to the amount shown in **your** summary of cover in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

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

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

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

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

An **excess** of the amount shown in **your** summary of cover.

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

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal liability - Section 10

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

WHAT YOU ARE COVERED FOR

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

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

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

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

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

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

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

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

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Legal expenses - Section 11

You can call **our** 24-hour legal helpline for advice on any travel related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland

From within **your home** country phone **020 8603 9804** textphone **020 8666 9562**

From outside **your home** country phone **+44 20 8603 9804** textphone **+44 20 8666 9562**

WHAT YOU ARE COVERED FOR

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

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim **we** will pay up to the amount shown in **your** summary of cover for **legal costs** for **legal action** for **you** (but not more than twice this amount in total for all **persons insured** on this policy).

Note

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

WHAT YOU ARE NOT COVERED FOR

Any claim:

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

Legal costs:

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

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Catastrophe cover - Section 12

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to **that** you originally booked, if, as a result of fire, flood, earthquake, avalanche, hurricane or storm during **your journey**, **you** cannot use **your** accommodation.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.
Compensation which you can get from the company providing accommodation, **your** tour operator or anywhere else.
Any expense which **you** would normally have expected to pay during **your journey**.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Hijack / Mugging - Section 13

WHAT YOU ARE COVERED FOR

Hijack

We will pay up to the amount shown in **your** summary of cover in total if **you** cannot reach **your journey** as a result of being hijacked.

Mugging

We will pay up to the amount shown in **your** summary of cover in total if **you** are hospitalised during **your journey** because of a mugging involving a violent and threatening attack where **you** receive a bodily injury.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Petcare - Section 14

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total, for extra kennel or cattery costs for **your** dog or cat, if **you** are delayed in returning from your **journey** because of death injury or illness or there is a delay to the **public transport** system that cannot be avoided.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

End supplier failure - Section 15

This section is only in force if shown on **your** policy schedule.

WHAT YOU ARE COVERED FOR

The **insurer** will pay up to the amount shown in **your** summary of cover in total for costs **you** incur as a result of insolvency of **your end supplier**.

Insolvency prior to departure

Irrecoverable sums paid in advance if the **end supplier** becomes insolvent before **your** departure:

OR

Insolvency after departure

If the **end supplier** becomes insolvent after **your** departure:

- extra pro rata costs **you** have to pay to replace that part of the **end suppliers** arrangements to a similar standard to that which was originally booked; or
- if curtailment of the **journey** is unavoidable – the cost of return transport to **your home** country to a similar standard to that which was originally booked.

Note

Where possible **you** should contact **us**, before **you** make alternative arrangements so that **we** can agree to the costs.

WHAT YOU ARE NOT COVERED FOR

End supplier arrangements that were booked outside **your home** country.

End supplier arrangements that form part of an inclusive holiday.

The financial failure of the **end supplier** if:

- they become insolvent or if they are known to be under any threat of insolvency at the date **your** policy or travel tickets for **your journey** were bought (whichever is the later);
- they are a travel agency, booking agent, tour organiser or consolidator;
- they are bonded or insured elsewhere (even if the bond or insurance is insufficient to meet the claim).

Monies that are recoverable elsewhere or by any other means.

Any loss for which a third party is liable or which can be recovered by other legal means.

Any loss that is not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Winter sports cover - Section 16

This section is only in force if shown on **your** policy schedule.

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to the amount shown in **your** summary of cover in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Ski equipment

We will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** and **ski equipment you** hire that is damaged, stolen, lost or destroyed on **your journey**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure / Alternative resort

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

Alternative resort

- up to the amount shown in **your** summary of cover for each full day in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or

Piste closure

- up to the amount shown in **your** summary of cover for each full day in total if no other resort is available.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - Section 1.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - Section 2.

Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - Section 5.

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.
Any **journey** in **your home** country.
Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.
Compensation which **you** can get from **your** tour operator or anywhere else.
Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.
Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

WHAT YOU ARE COVERED FOR

Avalanche closure

We will pay up to the amount shown in **your** summary of cover for extra transport and accommodation costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche in **your** resort.

Golf cover - Section 17

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Loss of green fees

We will pay up to the amount shown in **your** summary of cover in total for **your** green fees that have been paid and that cannot be recovered from anywhere else, if:

- **You** have to cancel or curtail **your journey**.
- **You** get written advice from a **doctor** that **you** cannot play golf because of an injury or illness during **your journey**.

Delayed golf equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **golf equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Golf equipment

We will pay up to the amount shown in **your** summary of cover in total for **your golf equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of up to the amount shown in **your** summary of cover for **your golf equipment** whether jointly owned or not.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

Under Avalanche closure

Any claim unless **you** have a letter from the relevant authority or **your** tour operator's representative confirming the dates and location of the avalanche.

Compensation which **you** can get from **your** tour operator or anywhere else.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

WHAT YOU ARE NOT COVERED FOR

Under Loss of green fees

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation and curtailment - section 1 or Emergency medical and associated expenses - section 2.

Under Delay of golf equipment

Any claim unless **you** send **us** receipts of any items **you** have purchased or hired.

Under Golf equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Business cover - Section 18

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Delayed business equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **business equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 24 hours from when **you** arrived at **your** destination.

Business equipment and business samples

We will pay up to the amount shown in **your** summary of cover in total for **your business equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit, whether jointly owned or not and a limit for **business samples** of the amount shown in **your** summary of cover.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Business money

- **We** will pay up to the amount shown in **your** summary of cover for loss or theft of **your business money**, whether jointly owned or not, while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

Under Business equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Under Business money

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal money - section 6.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Wedding cover - Section 19

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Wedding rings, wedding gifts or wedding clothes

We will pay up to the amount shown in **your** summary of cover (per couple) in total for loss or theft of, or damage to **your wedding rings, wedding gifts** or **wedding clothes** during **your journey**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Replacement photographs or video

Reasonable extra costs to reprint **your** wedding photographs, replace **your** wedding video or hire another professional photographer if:

- the booked professional photographer is unable to attend **your** wedding due to their injury, illness, death or other circumstances outside their control; or
- the professional photographs or video recording of the wedding day are lost, damaged or destroyed during **your journey** or within 14 days of the wedding day.

WHAT YOU ARE NOT COVERED FOR

Under Wedding rings, wedding gifts or wedding clothes

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5 or Personal money - section 6.

Under Replacement photographs or video

The **excess** as shown in the summary of cover. Personal money - section 6. Compensation **you** can get from the booked photographer or any other source.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Sports and leisure activities cover extension - Section 20

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Search and rescue

We will pay up to the amount shown in **your** summary of cover in total for the necessary fees **you** are charged by local rescue organisation for search, rescue and emergency transfer to hospital whilst participating in a covered sports and leisure activity (see pages 17-18).

Sports and activity equipment

We will pay up to the amount shown in **your** summary of cover in total for **your** sports and activity equipment that is damaged, destroyed, lost or stolen while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

Under Search and rescue

Any claim if **you** are participating:

- as a professional sports person receiving payment for each appearance (other than sponsorship only).
- in any sport and leisure activity under Category X (see pages 17-18).

Under sports and activity equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

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