

Important telephone numbers

Customer services: 0330 160 7766

Health declaration: (to declare a medical condition or change in **your** circumstances) 0330 123 3702

24-hr Emergency medical assistance:

Outside your home country: +44 20 8603 9929

Within your home country: 020 8603 9929

24-hr Legal helpline:

Outside your home country: +44 20 8603 9804

Within your home country: 020 8603 9804

Claims: 020 8603 9958

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 document is available in large print, audio and Braille.

Please Phone 0330 160 7766

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



Newmarket Holidays Limited are Appointed Representatives of Kinetic Insurance Brokers Limited (Financial Services Register No. 309540).
Registered office: 34 Lime Street, London EC3M 7AT.

Newmarket Holidays travel insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd.
102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd and Kinetic Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

Kinetic Insurance Brokers Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

Policy number NEW01112015/16



Arranged by Kinetic Insurance Brokers Limited for:
Newmarket Holidays Limited
Cantium House, Railway Approach, Wallington, Surrey SM6 0BP
Tel: 0330 160 7766

Travel Insurance Policy Document

Cover is for **residents** of the **UK, Channel Islands** and Isle of Man only.

Existing medical conditions are not covered unless declared to and accepted in writing by the **insurer**.

Summary of cover

Cover	Limit (up to)	Excess	Page
Cancellation or curtailment	Final invoiced cost of journey	£70* (Deposit only - £30 UK/Channel Islands trips, £50 Rest of the world)	8-9
Emergency medical and associated expenses	£5 million	£70	9
- In-patient benefit	£200 (£10 / 24 hours)		
- Funeral expenses	£1,500		
- Dental	£300		
Loss of passport	£250	Nil	10
Delayed personal possessions	£75	Nil	10
Personal possessions	£1,000	£70*	10
- Single item, pair or set	£250		
- Valuables limit	£500		
- Tobacco, alcohol, fragrances	£50		
Personal money	£250	£70	10
Personal accident	£15,000	Nil	11
Missed departure	£800	Nil	11
Delayed departure			12
Delay	£60 (£20 / 12 hours)	Nil	
Abandonment	Final invoiced cost - abandonment	£70	
Personal liability	£1 million	Nil	12
Legal expenses	£10,000	Nil	13

Additional Cover

Winter Sports Cover			14
Ski Pack	£200	£70	
Delayed ski equipment	£150	£70	
Ski equipment (own)	£500	£70	
- Single article limit	£250		
Ski equipment (hired)	£15 per day, max £150	No excess	
Piste closure	£20 per day, max £200	No excess	
Cruise cover			15
Missed port departure	£2,000	£75	
Cabin confinement	£25/day max. £1,000	Nil	
Excursions	£500	Nil	
Cruise itinerary change	£300 per port	Nil	

Note Inner limits

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

*The **excess** is **£100** if **you** are travelling on a cruise holiday.

Important information

Thank **you** for taking out Newmarket Holidays travel insurance with **us**.

Your booking reference 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 Newmarket Holidays travel insurance on **0330 160 7766**.

Insurer

Your Newmarket Holidays travel insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance.

How your policy works

Your policy and booking reference 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**. **Your** policy does not cover all possible events and expenses.

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

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **0330 160 7766** 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 Newmarket Holidays travel insurance within 14 days of receiving **your** booking reference and return all **your** documents for a refund of **your** premium.

You can call Newmarket Holidays travel insurance on **0330 160 7766**.

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**. No excess will apply if the extra premium has been paid for excess waiver and this is shown on **your** booking reference.

Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by Newmarket Holidays Limited, Kinetic Insurance Brokers Limited, **us** and the **insurer**, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to **us** at Allianz Global Assistance, 102 George Street, Croydon CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

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

Insurance cover provides protection for 90% of the claim, with no upper limit.

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

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Definition of words

When the following words and phrases appear in the policy document or booking reference, 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 – Worldwide.

Note

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

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**.

Channel Islands – Jersey, Guernsey, Alderney, Sark and Herm.

Departure point – The Tour Operator coach pick up point, 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 Note

Economic sanction(s)

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

Excess – The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident.

For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

No excess will apply if the extra premium has been paid for excess waiver and this is shown on **your** booking reference.

Hazardous activity – The following activities are automatically covered:

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

There is no cover for:

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

We may be able to cover **you** for other activities that are not listed. Please contact Newmarket Holidays travel insurance on **0330 160 7766**. An extra premium may need to be paid.

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

Insurer – AWP P&C SA.

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

- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 365 days is not covered.

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

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

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

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

Period of insurance – Cancellation cover begins from the issue date shown on **your** booking reference and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

All cover ends on the expiry date shown on **your** booking reference, 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**).

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.

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 – Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

Winter Sports - The following activities are covered if **winter sports** cover is shown on **your** booking reference:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, husky safari, mono-skiing, sledging, snow blading, snow mobilising*, ski doing*, snow shoeing, snow tubing (towed by a skidoo) and tobogganing.
- Off Piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

* No personal liability cover

There is no cover for:

- Bobsledding, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover you for other activities that are not listed. Please contact Newmarket Holidays travel insurance on **0330 160 7766**. An extra premium may need to be paid.

You, your, person insured – Each person shown on the booking reference, for whom the appropriate insurance premium has been paid.

24-hour emergency medical assistance

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

From outside **your home** country phone **+44 20 8603 9929**
Fax **+44 20 8603 0204**
From within **your home** country phone **020 8603 9929**
Fax **020 8603 0204**
email **medical@allianz-assistance.co.uk**

Please give **us your** age and **your** booking reference number. Say that **you** are insured with Newmarket Holidays 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 **0300 330 1350**. 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 claim (see note at the end of this section) arising from a medical condition for which, at the time of taking out this insurance or booking **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 in the past 12 months;
 - 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;
 - e have been diagnosed with or treated for cancer in the last 5 years.

– Unless –

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

You should call **our** confidential medical line on **0330 123 3702** if:

- **you** need to declare a medical condition;
- **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 **we** are able to cover **your** medical conditions, an additional premium may be payable.

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.

– But –

If **you** have one (and only one) medical condition and it is listed below and **you** are seeking cover for European travel only, 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	Glaucoma
Acne	Gout
Arthritis	Hernia
Asthma (if well controlled by using inhalers only)	Hypertension (high blood pressure)
Diabetes (if well controlled and no associated conditions e.g. Glaucoma or other eye problems, kidney problems or peripheral vascular disease)	Hyperthyroidism (overactive thyroid)
Dyspepsia	Hypothyroidism (underactive thyroid)
	Irritable bowel syndrome
	Meniere's disease
	Migraine
	Varicose veins

Note: **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; or
- have had no further problems since.

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.

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.

- 2 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- 3 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 4 **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.
- 5 **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.
- 6 **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.

Note

Indirectly related claims

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

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

Level of medical cover provided

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

General exclusions

The following exclusions apply to the whole of your policy:

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

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of alcohol, 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 or alcohol addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

Conditions

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

- 1 You are a resident of the UK, the Channel Islands or the Isle of Man.
- 2 You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
- 3 You have a valid booking reference.
- 4 You accept that we will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 365 days or you know you will be making a claim.
- 5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' on page 6 and 7 for more information.
- 6 You accept that no alterations can be made to the terms and conditions of the policy, unless we confirm them in writing to you.

We have the right to do the following:

- 1 Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give a false declaration or deliberate mis-statement when applying for this insurance or supporting your claim. We may in these instances report the matter to the police.
- 3 Only cover you for the whole of your journey and not issue a policy if you have started your journey.
- 4 Take over and deal with, in your name, any claim you make under this policy.
- 5 Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.
- 6 With you or your Personal Representative's permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a postmortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
- 7 Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.
- 9 Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and booking reference. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.

- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.
- 11 If you cancel or cut short your journey, for any reason other than those specified in section 1 of this policy, all cover provided on your policy will be cancelled without refunding your premium.
- 12 Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

Making a claim

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

Phone 020 8603 9958

E-mail travel.claims@allianz-assistance.co.uk

Or write to Allianz Global Assistance travel insurance claims department, PO Box 451, Feltham, TW13 9EE.

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 8603 9929, outside your home country + 44 20 8603 9929, 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.

Personal possessions and Personal money

- 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 carriers' report from the rail company, shipping line, coach company 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 coach company 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.

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 / ski hire

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in the 'making a claim' section of the policy wording.
- 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.

Cruise cover

Missed port departure

- Full details of the circumstances causing you to miss your cruise connection.
- Written confirmation of the reason for the delay - for example, a breakdown service report if your vehicle breaks down, police confirmation of unexpected motorway or road closures or public transport provider's confirmation that the service did not run on time.

Cabin confinement and Excursions

- Medical evidence from the doctor who treated you, to confirm the illness or injury, including dates of when you were confined to your cabin (if this applies).
- A letter from the cruise operator or excursion company, confirming they have not given you financial compensation (including on-board credit).

Cruise itinerary change and Excursions

- A letter from the cruise operator confirming the reason and dates your cruise ship was unable to dock.
- A letter from the cruise operator or excursion company, confirming they have not given you financial compensation (including on-board credit).

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.

If **you** wish to make a complaint about the sale of the policy, please contact:

The Head of Compliance, Kinetic Insurance Brokers Limited, 34 Lime Street, London EC3M 7AT. Telephone **020 7788 0552**.

If **your** complaint has not been resolved within 8 weeks of its receipt, **you** may be eligible to refer it to the UK Financial Ombudsman Service. **You** will be sent information at the appropriate stage on how to do this.

For complaints relating to all other matters, 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 details of **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help to deal with **your** complaint, in the shortest possible time.

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

Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call **0800 023 4567** or **0300 123 9 123** or email complaint.info@financial-ombudsman.org.uk

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 final invoiced cost of the **journey** 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:

- 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**.

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.

- **You** cannot get to **your** outward **departure point** in **your** home country because of severe weather, when the police have closed off roads affecting **your** route and no alternative route can be taken or severe weather warnings have been issued by the meteorological office advising **you** not to travel unless absolutely necessary.

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 and Curtailment

An **excess** of **£70** (for deposit only claims the **excess** is **£30** for **UK** and **Channel Island** trips and **£50** for the rest of the world, for cruise holidays the **excess** is **£100**).

Any condition stated under Health declaration and health exclusions on pages 4-5.

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

Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

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

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

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

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

Anything caused by **you** taking part in a **hazardous activity** unless shown on **your** booking reference.

Please refer to Sections 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' for more information.

What you are covered for:

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

1 Cover outside your home country

Up to **£5 million** in total for reasonable fees or charges **you** incur for:

- **Treatment** – medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation** – **Your** repatriation to **your** home country if medically necessary.
- **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.
- **Funeral expenses** – the reasonable cost of transporting **your** body or ashes to **your** home or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **your** home country.
- **Search and rescue** – mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit** – **£10** for each 24-hour period that **you** are in hospital as an in-patient up to **£200** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental** – Up to **£300** for emergency dental treatment to relieve sudden pain.

2 Cover within your home country

Up to **£1,000** 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:

Under 1 Cover outside your home country except In-patient benefit and Excursions and under 2 Cover within your home country.

An **excess** of **£70**, unless **your** claim is reduced because **you** used an EHIC card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 4 for more information).

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

Under 1 Cover outside your home country and under 2 Cover within your home country

Any condition stated under Health declaration and health exclusions on pages 4-5.

Extra transport and accommodation costs which are of a higher standard to 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 a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** booking reference.

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 1 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.

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 1 Cover outside your home country - Funeral expenses

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

Under 1 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 Sections 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 **£250** 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.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost, stolen or destroyed.

What you are NOT covered for:

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

Delayed personal possessions - Section 4

What you are covered for:

Up to **£75** 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 24 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 the Personal possessions section.

What you are NOT covered for:

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

Personal possessions - Section 5

What you are covered for:

Up to **£1,000** in total for **your** personal possessions (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£500** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£250**.

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 **£70** (for cruise holidays the **excess** is **£100**). 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 (no cover for **valuables**).
- **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** (please see section 6).
- Passport (see section 3).

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

Personal money - Section 6

What you are covered for:

Up to **£250** for loss or theft of **your personal money** (but no more than **£250** in cash in total, whether jointly owned or not) while on **your journey**.

What you are NOT covered for:

An **excess** of **£70**.

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 Sections 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

£15,000 for death. (We will not pay more than **£1,000** if **you** are aged 15 or under at the time of the **accident**.)

Permanent loss

£15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£15,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (We will not pay any compensation if **you** are aged 15 or under or aged 66 or over at the time of the **accident**.)

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

What you are NOT covered for:

Any condition stated under Health declaration and health exclusions on page 4-5.

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** booking reference;
- **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 a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** booking reference.

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

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

Missed departure - Section 8

What you are covered for:

We will pay **you** up to **£800** 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 and Tour Operator's coach) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

What you are NOT covered for:

Any claim unless **you**:

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

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

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

The withdrawal from service of 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 Sections 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, sea vessel or coach **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, sea vessel or coach; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

£20 after the first full 12 hours of delay and **£20** after each extra delay of 12 hours up to **£60** in total; or

Abandonment

up to the final invoiced cost of the **journey** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **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, shipping line or coach company giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train, sea vessel or coach.

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 **£70**.

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

Personal liability - Section 10

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

What you are covered for:

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

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

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

What you are NOT covered for:

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

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

Any 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 Sections General exclusions, Conditions and Making a claim that also apply.

Legal expenses - Section 11

You can call **our** 24-hour legal helpline 365 days a year for advice on a travel related legal problem to do with **your journey**.

Outside **your home** country:

Phone **+44 20 8603 9804**

Within **your home** country:

Phone **020 8603 9804**

What you are covered for:

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

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£10,000 legal costs** for **legal action** for **you** (but not more than **£20,000** in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note:

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

What you are NOT covered for:

Any claim:

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

Legal costs:

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

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

Winter Sports cover - Section 12

This section is only in force if shown on **your** booking reference.

What you are covered for:

Ski pack

We will pay up to **£200** 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 **£150** 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 **£500** in total for **your** own **ski equipment** and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£250**, 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.

Piste closure

We will pay **£20** per day, up to **£200** in total if **you** are unable to ski or snowboard at **your** pre-booked resort due to bad weather conditions during **your** trip.

What you are NOT covered for:

Under Ski equipment

An **excess** of **£70**.

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

Under Ski pack

An **excess** of **£70**.

Anything mentioned under the heading **'WHAT YOU ARE NOT COVERED FOR'** within Cancellation and curtailment charges - section 1.

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

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.

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

Cruise cover - Section 15

This section is only in force if shown on **your** booking reference.

What you are covered for:

Missed port departure

We will pay **you** up to the limit (or limits) shown in the summary of cover for the cost of extra accommodation and transport which **you** have to pay to be able to join **your** cruise at its next port of call because **you** do not get to the **departure point** on time as a result of:

- public transport (including scheduled flights) not running to its timetable;
- the vehicle **you** are travelling in having an accident or breaking down
- the vehicle **you** are travelling in being involved in a traffic jam;
- industrial action; or
- bad weather.

Cabin confinement

We will pay up to the limit (or limits) shown in the summary of cover if the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons.

Excursions

We will pay up to the limit (or limits) shown in the summary of cover for pre-booked and pre-paid excursions that **you** cannot go on because:

- the treating **doctor** confines **you** to **your** cabin during **your journey** for medical reasons;
- the cruise ship **you** are booked on is unable to make a scheduled port stop because of bad weather or timetable restrictions.

Cruise itinerary change

We will pay **you** up to the limit (or limits) shown in the summary of cover for each scheduled port visit missed, if the cruise ship **you** are booked on is unable to make a scheduled port stop because of one of the following and no alternative docking or financial compensation (including on-board credit) is offered:

- bad weather;
- timetable restrictions.

What you are NOT covered for:

Under Missed port departure

Any claim:

- if **you** did not leave enough time to arrive at **your departure point**;
- if **you** have made travel arrangements independently from those included on **your** package holiday, and not left more than three hours between the arrival of **your** flight or other transport and the departure of **your** cruise;
- if **you** could reasonably have made other travel arrangements to reach **your departure point** in time; or
- unless **you** get written confirmation of the reason for the delay.

Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your journey** (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.

Any delay caused by quarantine on the cruise ship due to a contagious disease.

Under Cabin confinement and Excursions

Costs if **you** are also claiming for 'In-patient benefit' within Emergency Medical and associated expenses - Section 2.

Under Cruise itinerary change

An **excess** of the amount shown in **your** summary of cover. Costs if **you** are offered financial compensation from somewhere else (including on-board credit).

Any claim if **your** cruise ship's scheduled tender service cannot transport **you** ashore.

Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your journey** (whichever is later).

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