

# Home insurance Travel Policy Section



## Welcome

We'll give you extra support to help make your travels easier, safer and more enjoyable. This document outlines the travel insurance element of your home insurance policy.

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## Travel insurance helplines Here wherever you are.

Your travel insurance includes 24-hour assistance for the following:

- worldwide medical emergency assistance service;
- travel claims service;
- Travel Assistant; and
- UK traffic information.

Travel Assistant **01603 208 041**.

Claims line UK **0800 015 6745**.

Claims line abroad **(+44) 1603 208 071**.

UK traffic information on 1745 – available on Vodafone, O2 and Orange mobile networks, not including Orange 'Pay as you Go'.

## Know before you go For happier travels.

As a partner in the 'know before you go' campaign, we're working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas.

So before you head abroad check out the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel). It's packed with essential travel advice and tips, plus up-to-date information on different countries.

Please note, we're not responsible for the content of other websites.

### How to make a claim

If you need to make a claim under this policy section, please call us on the appropriate telephone number below. When you call, please have your policy number handy.

For medical and other emergencies  
**(+44) 1603 208 041** (24 hours).

For legal expenses **01603 208 243**.



## Travel Assistant Your practical Travelling companion.

Before you go and while you're away Travel Assistant is your round-the-clock travel helpline. It offers practical information on countries you're visiting, advice on a wide range of travel issues and can also help you deal with emergencies abroad.

**Call Travel Assistant on 01603 208041**  
– 24 hours a day, 7 days a week,  
365 days a year.

But please don't call this number for policy queries or changes.

### Before you go

Travel Assistant can give you advice on:

- any visa and entry permits you may need;
- vaccination and inoculation requirements – and where you can get them done;
- what you should take with you regarding first-aid and health;
- which currencies and travellers' cheques to take with you and the current exchange rates; and
- the languages spoken, time zones and details of countries you plan to visit.

### While you're away

Your Travel Assistant is also there to help you during your trip, with advice and guidance on:

- replacing lost or stolen passports, driving licences, air tickets, or other travel documents;

- tracing your luggage with the airline operator if it's delayed or lost;
- why, how, where and when you should contact local embassies or consulates;
- how and where to cancel your credit cards if they're lost or stolen; and
- how to transfer money out to you.

And if you have to go to hospital, Travel Assistant can contact relatives, friends or employers.

While you're travelling, Travel Assistant can also provide:

- a 'phone home' service in an emergency; and
- a translation and interpretation service.

Please note: There is no charge for the provision of the advice, guidance and other emergency services while travelling shown above.

However, if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees the provider charges and you will need to adhere to the provider's terms and conditions.

### Live UK traffic and travel information

Just dial **1745** from your Vodafone, O2 or Orange mobile phone for up-to-the-minute traffic information on over 8,000 miles of the UK's motorways and major trunk roads. Your network tariffs apply.

## Definitions

The words and phrases below have the following meanings wherever they appear in this **Travel insurance** policy.

### Abandon/Abandonment

Returning **Home** (including being repatriated by **Us** to a hospital in the **UK**) before the scheduled return date or being an in-patient in hospital during **Your Trip**.

Note: **You** must have been an in-patient for more than 24 hours.

### Close business associate

Someone **You** work with in the **UK** who has to be in work in order for **You** to be able to go on or continue a **Trip**. A senior manager or director of the business must confirm this in the event of a claim.

### Close relative

**Your** mother, father, sister, brother, marital/civil or domestic **Partner** who lives with **You**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

### Doctor

A registered member of the medical profession practising in the **UK** who is not related to **You** or anyone **You** are travelling with.

### Excess/Excesses

The amount **You** will have to pay towards each separate claim. This applies to each claim per **Insured person** per incident, if applicable.

### Home

**Your Home** address in the **UK**.

### Home Territory

- England, Wales, Scotland, Northern Ireland and Isle of Man if **Your Home** is located in any of these countries
- the Channel Islands if **Your Home** is located on any of these Islands

### Loss of one or more limbs

Loss of **Your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **Your** entire hand, arm, foot or leg.

### Partner

The marital/civil **Partner** who lives with the **Policyholder** at **Home**.

### Permanent total disablement

A permanent and total disability that means **You** cannot do any kind of job.

### Personal baggage

**Your** clothing, personal belongings (including **Valuables**), suitcases (or similar) and hand luggage.

### Personal money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid tickets, travel tickets, hotel vouchers, passport and driving licence.

### Policyholder

The person named in **Your Home** insurance policy schedule.

### **Pre-booked holiday accommodation**

A commercially run premises where a fee is charged which has been booked prior to the departure of **Your Trip** (not including residential homes belonging to family or friends).

### **Total loss of sight**

Complete and permanent loss of sight.

### **Travelling companion**

A person **You** travel with, without whom **You** cannot make or continue **Your Trip**.

### **Travel insurance**

The travel section of **Your Home** insurance policy.

### **Trip(s)**

A holiday or business **Trip** (non-manual duties only) outside the **UK**, that begins and ends in the **UK** and lasts no more than 60 days, or a holiday within the **UK** that lasts no more than 60 days and which includes two or more consecutive nights stay in **Pre-booked holiday accommodation**.

### **UK**

England, Scotland, Wales and Northern Ireland; also included in **Our UK** definition are the Channel Islands and the Isle of Man.

### **Unattended**

Where **You** are not in full view of or in a position to prevent unauthorised taking of **Your** property unless it is in a locked room, safe, in a locked boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

### **Valuables**

Jewellery, antiques, gold, silver, precious metal or precious stone items, watches, furs, binoculars, telescopes, games consoles and equipment, mobile phones and audio, audio visual, photographic, video camera, computer and television equipment.

### **We, Us, Our, Aviva**

Aviva Insurance Limited.

### **Winter sports equipment**

Skis, snowboard, boots, helmets, bindings, poles and lift passes.

### **You, Your, Yourself, Insured person(s)**

The **Policyholder**, their **Partner** and any dependent children under 17 years of age (23 if they are in full-time education and resident at the **Home** address shown in **Your** Policy Schedule) at commencement of the **Trip**.



## Contract of Insurance and Information and Changes we need to know about

### The contract of insurance

This policy is a contract of insurance between **You** and **Us**.

The following elements form the contract of insurance between **You** and **Us**, please read them and keep them safe:

- **Your** policy booklet;
- information contained on **Your** Information Provided By You and/or Demands and Needs Statement issued by **Us**;
- **Your** schedule;
- any clauses endorsed on **Your** policy, as set out in **Your** schedule;
- any changes to **Your** Travel insurance policy contained in notices issued by **Us** at renewal.
- The information under the heading "Important Information" which **We** provide to **You** when **You** take out or renew **Your** policy.

In return for **You** paying **Your** premium, **We** will provide the cover shown on **Your** schedule on the terms and conditions of this policy booklet during the period of insurance.

**Our** provision of insurance under this policy is conditional upon **You** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

### Information and changes we need to know about

**You** must take reasonable care to provide complete and accurate answers to the

questions **We** ask when **You** take out, make changes to, and renew **Your** policy.

Please tell **Your** insurance adviser immediately to let **Us** know if there are any changes to the information set out in the Statement of Fact or on **Your** schedule. **You** must also tell **Your** insurance adviser immediately to let **Us** know about the following changes:

- Any change to **Your** health or the health of anyone else the **Trip** depends on (e.g. a **Travelling companion**, or a **Close relative** even if they are not travelling with **You**). Please see the Medical Warranty section of **Your** policy.
- **You** are travelling to a country that is not included in the area covered under **Your** policy, other than refuelling stops that do not include an overnight stay.
- **You** are planning a **Trip** that is over the **Trip** duration as shown in **Your** policy schedule.

If **You** are in any doubt, please contact **Your** insurance adviser.

When **We** are notified of a change, **We** will tell **Your** insurance adviser if this affects **Your** policy, for example whether **We** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **Your** policy.

If the information provided by **You** is not complete and accurate **We** may:

- revise the premium and/or amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or

- cancel **Your** policy and refuse to pay any claim, or
- not pay any claim in full.

## Information about your policy

### Health

It is very important that **You** read the Medical Warranty on page 12. This applies to all **Insured persons** and anyone else upon whose good health **Your Trip** depends, whether travelling or not.

### Your cancellation rights

**You** have a statutory right to cancel the **Travel insurance** within 14 days from the day of purchase or renewal of the contract or the day on which **You** receive **Your Travel insurance** policy or renewal documentation, whichever is the later.

If **You** wish to cancel, **You** will be entitled to a full refund of the premium paid for **Your Travel insurance** provided **You** have not travelled, and there has been no claim or incident likely to give rise to a claim.

To cancel, please contact **Your** insurance adviser at the address shown on **Your** schedule.

If **You** do not exercise **Your** right to cancel **Your Travel insurance**, it will continue in force whilst **Your** household insurance is in force and **You** will be required to pay the premium.

For **Your** cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of this policy booklet.

### Additional covers – Refunds of premiums

Where **You** have purchased additional cover options with this **Travel insurance** policy, there is no refund available on these additional covers unless **Your** insurance has not commenced, or **You** remove or cancel within the 14 day statutory cancellation period.

### Children

Eligible children under 23 years of age will only be covered when they are travelling with an adult covered by this policy.

### Policy limits

Each section of **Your Travel insurance** has a limit on the amount **We** will pay under that section. Some sections also include other specific limits.

### Reasonable care

**You** must take the same level of care as **You** would take if **You** did not have this insurance. **You** must take all reasonable precautions to protect **Yourself** and prevent accidents, loss or damage.

### Leisure or sports activities

**You** are automatically covered for claims arising from **Your** participation in the leisure activities listed on page 13 on a recreational basis.

## Motorcycling

Your policy provides cover for motorcycling as a rider or passenger on a machine 125cc or under so long as **You** wear a crash helmet and, as a rider, **You** hold a full **UK** motorcycle licence. No cover exists for motorcycling as a rider or passenger on a machine over 125cc.

No personal liability cover exists under this **Travel insurance** policy for motorcycling.

## Choice of law

The law of England and Wales will apply to this contract unless:

- **You** and the insurer agree otherwise; or
- at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Please make sure that **You** read **Your Travel insurance** policy carefully. **You** may not receive any cover or cover may be reduced if **You** do not keep to the policy conditions.

## Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

## 24-hour worldwide medical emergency assistance service

The cost of the medical emergency assistance service will be met under this **Travel insurance**.

The service will be governed by the terms, conditions and exclusions in this **Travel insurance** policy and will be operated by **Our** appointed medical emergency assistance provider.

If **You** need help, please phone **(+44) 1603 208 041**.

An experienced medical emergency assistance co-ordinator will deal with **Your** enquiry and make sure that:

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- medical advisers are consulted.

If any illness or injury means that **You** need to go into hospital as an in-patient, it is very important that **You** contact the helpline before **You** make any admission arrangements. If this is not possible because the condition is serious, **You** must contact the helpline as soon as possible after **You** go into hospital.

If **You** need to return to the **UK** for any reason, it is also important that **You** contact the helpline before **You** make any return journey arrangements. It may affect **Your** claim if **You** do not contact the medical emergency assistance service helpline.

### What is not covered

1. This is not a general health insurance policy. It only covers **You** if there is a sudden and unexpected accident or if **You** become ill. It does not cover non-emergency treatment.
2. **We** do not cover any payment, which **You** would normally have made during **Your** travels and/or which does not fall within the events insured under the terms of this **Travel insurance** policy.

## Period of insurance

Cover will only apply for **Trips** which begin after the effective date of **Your Travel insurance** policy.

Cancellation cover under this policy begins from the start date of the period of the **Travel insurance** shown on **Your** Policy Schedule or the date of booking each **Trip** (whichever is later) and ends at the beginning of each **Trip**.

Cover under all other sections applies for the duration of each **Trip** so long as it does not exceed 60 days.

In addition, **You** will also be covered while travelling to **Your UK** departure point and returning from **Your UK** arrival point (or to and from **Your UK** holiday destination), so long as each journey does not take more than 36 hours.

**We** will cover **Trips** booked during a period of insurance and continuing into the next period of insurance if **Your** contract has been renewed and is still in force at the time of the incident resulting in a claim.

### Automatic extension of the period of insurance

If **You** cannot get back to the **UK** before **Your** cover ends, **Your** insurance will remain in force without additional premium for:

1. up to 14 days if any vehicle **You** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **You** are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if **You** cannot return **Home** due to **Your** accidental injury or illness or quarantine.

**We** will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by **Our** Medical Emergency Assistance provider and agreed by **Us**.

## Reciprocal health agreements

### European Union

If **You** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **We** strongly recommend that **You** take a European Health Insurance Card (EHIC) with **You**. Application forms can be obtained from the Post Office or online and should be completed and validated before **You** travel. This will allow **You** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

### Australia

If **You** require medical treatment in Australia **You** must enrol with a local Medicare office.

**You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet which can be obtained from the Post Office.

## Medical warranty

Please read this carefully as it may affect **Your** cover.

### Medical warranty

1. At the time of buying or renewing **Your Travel insurance** or when booking a **Trip** (whichever is later), each **Insured person** must guarantee the following:
  - a. **You** have told **Us** if **You** have received advice, medication or treatment for any serious chronic or recurring illness, injury or disease in the last 12 months;
  - b. **You** have told **Us** if **You** are under investigation or awaiting results for any diagnosed or undiagnosed medical condition;
  - c. **You** have told **Us** if **You** are on a waiting list for, or are aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition;
  - d. **You** are not travelling against **Your UK Doctor's** advice;
  - e. **You** have told **Us** if **You** know of any **Close relative, Close business associate, Travelling companion** or person **You** plan to stay with, (and upon whose good health **Your Trip** depends) who has a serious, chronic or recurring illness, injury or disease which could have an affect on **Your** decision to take or continue **Your Trip**
  - f. **You** have told **Us** if **You** have a terminal illness.
2. If, between booking a **Trip** and the departure date or the renewal date (whichever is sooner), **You** are referred

to a Consultant/Specialist or admitted to a hospital, **Your** policy will cover **You** for cancellation of **Your Trip**.

However, if **You** still wish to travel **We** will advise **You** if **You** will be covered for Emergency Medical and Associated Expenses or **Abandonment** claims relating to this condition.

3. If, between booking a **Trip** and the departure date or the renewal date (whichever is sooner), anyone upon whose good health **Your Trip** depends, such as a **Close relative** or **Your Travelling companion**, is referred to a Consultant/Specialist or admitted to a hospital, **Your** policy will cover **You** for cancellation of **Your Trip**.

However, if **You** still wish to travel **We** will advise **You** if **You** will be covered for **Abandonment** claims relating to this condition.

4. If **You**, or anyone upon whose good health **Your Trip** depends, is referred to a Consultant/Specialist or admitted to a hospital, after **You** have booked **Your Trip** but prior to paying any final balance due for **Your Trip**, **You** must tell **Us** immediately. **We** will advise **You** if **You** will be covered for claims relating to this condition.

If **You** do not do this it will affect **Your** claim if **You** have to cancel **Your Trip** before the departure date.

Failure to disclose details of medical conditions before booking **Trips** will result in no cover being provided for claims arising from the undisclosed condition.

## Leisure and winter sports activities

Please note that the following activities are automatically covered by **Your** policy if **You** take part in them on an incidental basis, for recreational purposes only during **Your Trip**.

### Leisure activities

Archery (under supervision)

Badminton

Beach cricket, football and volleyball

Body boarding<sup>†</sup>

Bowls

Canoeing, kayaking and rafting (grades 1 & 2 only)

Clay-pigeon shooting (under supervision)

Curling

Cycling (no BMX, mountain biking or racing)

Dinghy sailing<sup>\*†</sup> (inland or coastal waters only and no racing)

Fell walking

Fencing (protective gear must be worn)

Fishing (no deep sea fishing)

Go karting<sup>†</sup> (crash helmet must be worn)

Golf

Hiking (up to 2000 metres altitude)

Hill walking (up to 2000 metres altitude)

Horse riding/hacking (no hunting, jumping or polo)

Hot air ballooning (passenger only and organised through **Your** tour operator)

Ice skating (no hockey or speed skating)

Jet skiing<sup>†</sup>

Motorcycling up to 125cc<sup>†</sup> (see Important information)

Parascending (over water)

Pony trekking

Racquetball

Rambling (up to 2000 metres altitude)

Roller blading or skating (protective gear must be worn)

Rounders

Rowing (inland waters only)

Safari (camera only and organised through **Your** tour operator)

Sail boarding<sup>†</sup>

Scuba diving (up to 30 metres)<sup>††</sup>

Snorkelling

Squash

Surfing<sup>†</sup>

Swimming

Table tennis

Tennis

Trampolining

Trekking (up to 2000 metres altitude)

Tug of war

Water polo

Water skiing<sup>†</sup>

Wind surfing<sup>†</sup>

Yachting<sup>\*†</sup> (inland or coastal waters only and no racing)

<sup>†</sup> No Personal Liability cover.

<sup>\*</sup> Coastal waters are defined as within a 5 mile limit of the coastline for dinghy sailing and within a 12 mile limit for yachting.

<sup>††</sup> No Personal Accident or Personal Liability cover.

### Important notes

If **You** take part in a leisure activity that is not listed, cover will be excluded.

If **Your Trip** is for the sole purpose of taking part in a leisure activity that is listed on page 13, cover will be excluded.

This insurance does not cover **You** while **You** are taking part in any leisure activity:

- either as a professional or where **You** receive any financial reward or gain; or
- where **You** are competing in or practising for speed or time trials, sprints or racing of any kind.

### Winter sports activities

The following winter sports activities are only covered for all **Insured persons** if this option has been selected by **You** and it is shown on **Your** Policy Schedule.

Cross-country skiing (on recognised paths)

Dry slope skiing

Off-piste skiing<sup>††</sup>

Off-piste snowboarding<sup>††</sup>

Skiing (on recognised pistes)

Sledging

Snowboarding (on recognised pistes)

Snow mobilig<sup>†</sup>

Snow shoeing

### Important notes

If **You** take part in a winter sports activity that is not listed, cover will be excluded.

This insurance does not cover **You** while **You** are taking part in any winter sports activity:

- a. unless the cover is shown on **Your** Policy Schedule;
- b. either as a professional or where **You** receive any financial reward or gain; or
- c. where **You** are competing in or practising for speed or time trials, sprints or racing of any kind.

<sup>†</sup> No Personal Liability cover.

<sup>††</sup> With a qualified guide in areas that resort management consider to be safe.



## Summary of Cover Limits and Excesses.

Area covered – Please see **Your Home** Policy Schedule.

Please use the table below as a summary only. The full details of **Your Travel insurance** cover are set out in this policy section.

	Cover	Policy limits for each Insured person per trip	Excesses for each Insured person per incident
A	Cancellation charges	£5,000	£50 (£10 loss of deposit)
B	Emergency medical and associated expenses	£5,000,000	£50
C	Hospital benefit  Holiday disruption	£25 for each 24-hour period (£1,000 maximum)  £250	Nil
D	<b>Abandonment</b>	£5,000	£50
E	Personal accident	£15,000 death benefit (£1,000 if under 16 years old) £25,000 <b>Permanent total disablement</b> (£15,000 if over 70 years old)	Nil
F	Personal liability	£2,000,000	Nil or £100 (see page 26 Exclusion 2e)
G	Delayed departure  <b>Abandonment</b> after a 24-hour delay	£25 for each 12-hour period (£250 maximum)  £5,000	Nil  £50
H	Missed international departure	£1,000	Nil
I	Legal expenses and advice	£50,000	Nil
J	Hijack and mugging	£50 for each 24-hour period (£1,000 maximum)	Nil

	Cover	Policy limits for each Insured person per trip	Excesses for each Insured person per incident
K	Catastrophe cover	£750	£50
L	Pet care	£25 for each 24-hour period (£250 maximum)	Nil
M	Temporary or emergency passport	£500	Nil
N	<b>Personal money</b>	£500 (£300 limit for cash) (£100 limit for cash if aged under 16)	£50
O	Delayed baggage	£200 after a 12-hour period	Nil
P	<b>Personal baggage</b>	£1,500 (£300 single article limit and £400 total <b>Valuables</b> limit)	£50
Q	<b>Winter sports equipment*</b>	£500 for <b>Your</b> equipment £500 for hired equipment	£50
R	Delay due to avalanche*	£200	Nil
S	Piste closure*	£20 or £30 for each day (£500 maximum)	Nil
T	Ski pack*	£500	Nil
U	Inability to take part in winter sports activities*	£20 for each day (£200 maximum)	Nil

\*Only applicable if You have selected Winter Sports cover.

# Your cover

We will only cover **Insured persons** if:

1. their main **Home** is in the **UK** and they are registered with a **UK Doctor**;
2. they are under 80 years of age at the start date of the **Trip**;
3. the journey is a round **Trip**, beginning and ending in the **UK**, that lasts no more than 60 days and is either:
  - a. a holiday outside the **UK**; or
  - b. a business **Trip** involving clerical or administrative tasks only outside the **UK** (up to a maximum of five **Trips** per year); or
  - c. a holiday within the **UK** which includes at least two consecutive nights' stay in **Pre-booked holiday accommodation**.

## Section A

### Cancellation charges

We will cover **You** for:

1. deposits **You** have paid for **Your Trip** and cannot get back;
  2. **Your** unused travel and accommodation costs which **You** have paid or legally have to pay and cannot get back; and
  3. unused kennel, cattery or professional pet sitter fees up to £250, which **You** have paid or legally have to pay and cannot get back; and
- if, after **You** have added the **Travel insurance** option to **Your Home** Policy Schedule or the date of booking a **Trip** (whichever is later), **You**

unavoidably have to cancel **Your Trip** for one of the reasons below:

1. one of the following people is injured, falls ill, is quarantined or dies:
  - a. **You**;
  - b. **Your Travelling companion**;
  - c. any person **You** were going to stay with;
2. one of the following people is seriously injured, falls seriously ill or dies:
  - a. any **Close relative** of **Yours** or of **Your Travelling companion**;
  - b. any **Close business associate** of **Yours** or of **Your Travelling companion**;
3. **You** or **Your Travelling companion** are called for jury service or as a witness in a court of law during the period of insurance;
4. **You**, **Your Travelling companion** or **Your Partner** are made redundant and registered as unemployed with the Department for Work and Pensions.
5. **Your Home** or **Your Travelling companion's Home** is badly damaged by fire, storm or flood in the seven days prior to the departure of **Your Trip**;
6. the police need to talk to **You** or **Your Travelling companion** because **Your Home** or their **Home** or place of work has been burgled.

### Special condition

All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **Your Trip**.

### The most we will pay

The most **We** will pay for each **Insured person** is £5,000.

### Excess

**We** will not pay the first £50 of each **Insured person's** claim. However, the maximum **You** will have to pay is £100 if two or more **Insured persons** cancel the same **Trip**.

For loss of deposits **We** will not pay the first £10 of each **Insured person's** claim.

### What is not covered

1. *Any claim for a medical condition if any of the following applied when **You** took out **Your** policy or booked **Your Trip** (whichever is later). **You**:*
  - a. *had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us**;*
  - b. *were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**;*
  - c. *were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**; and/or*
  - d. *had been told **You** have a terminal illness.*
2. *Any claim for a medical condition if any person upon whose good health **Your Trip** depends had a serious, chronic or recurring illness, injury or disease, or was under investigation or awaiting results for a diagnosed or undiagnosed condition when **You** added the **Travel insurance** option to **Your Home** Policy Schedule or booked **Your Trip** (whichever is later) unless the condition was disclosed to and accepted by **Us**.*
3. *Any claim for a medical condition **You** were planning to get medical treatment for during **Your Trip**.*
4. *Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **You** added the **Travel insurance** option to **Your Home** Policy Schedule or booked **Your Trip** (whichever is later).*
5. *Any claim made because **You** don't feel like travelling.*
6. *Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **You**, **Your Travelling companion** or **Your Partner** knew of the redundancy before **You** added the **Travel insurance** option to **Your Home** Policy Schedule or booked **Your Trip** (whichever is later).*
7. *Any claim for unused travel or accommodation arranged by using **Air Miles** or similar promotions.*

8. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
  9. Any claim for refund of any costs for persons not covered by this **Travel insurance** policy.
  10. Anything mentioned in the **General Exclusions** applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home insurance Policy Booklet**.
- b. Up to £5,000 for the cost of burying or cremating **You** in the country outside of **Your Home Territory** where **You** die;
  - c. Up to £7,500 for the cost of returning **Your** body or ashes to **Your Home**;
  - d. The cost of getting **You Home**, if it is medically necessary because **You** are seriously injured or fall seriously ill during **Your Trip** and **You** cannot use **Your** return ticket.

## Section B

### Emergency medical and associated expenses

If **You** are injured, fall ill, are quarantined or die during **Your Trip**, **We** will pay for the following:

1. **Emergency Treatment**
  - a. Emergency medical treatment (including rescue services to take **You** to hospital) outside of **Your Home Territory**;
  - b. Up to £350 for dental treatment for emergency pain relief outside of **Your Home Territory**.
2. **Associated Expenses**
  - a. Any reasonable extra charges for half board accommodation (of a similar standard to the accommodation **You** had booked for **Your Trip**) if it is medically necessary for **You** to stay after the date **You** were going to return **Home**. **We** will also pay travel costs, which **You** have to pay to get back to **Your Home** if **You** cannot use **Your** return ticket;

If **Our** Medical Emergency Assistance provider and the treating doctor agree that it is necessary, **We** will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with **You** or travel to be with **You**.

### Special conditions

1. **You** must phone the Medical Emergency Assistance helpline immediately if **You**:
  - a. Need to go into hospital as an in-patient. If this is not possible because the condition is serious, **You** must contact the helpline as soon as possible after **You** go into hospital;
  - b. Are told by the treating doctor that **You** are going to require tests or investigations as an out-patient;
  - c. Need to return to the **UK**.

2. If **You** are injured or fall ill during **Your Trip**, **Our** Medical Emergency Assistance provider may move **You** from one hospital to another and/or arrange for **You** to return to **Your Home Territory** at any time.

They will only do this if they and the treating doctor think that it is safe for **You** to be moved or returned to **Your Home Territory**. If **You** choose not to move hospital or return to **Your Home Territory** **Our** liability will end on the date it was deemed safe for **You** to do so.

#### The most we will pay

The most **We** will pay for each **Insured person**:

- within **Your Home Territory** is £2,000 under Associated Expenses;
- outside of **Your Home Territory** is £10,000,000 under Emergency Treatment and Associated Expenses.

#### Excess

**We** will not pay the first £50 of each **Insured person's** claim.

#### What is not covered

See exclusions listed after section C.

## Section C

### Hospital benefit

If **You** are claiming for medical expenses that are covered under section B, **We** will also pay **You** £25 for every 24 hours **You** are being treated as an in-patient in hospital outside **Your Home Territory**.

#### The most we will pay

The most **We** will pay for each **Insured person** is £1,000.

### Holiday disruption

**We** will also help **You** pay for another holiday if **You** are claiming for medical expenses that are covered under section B and **You** have to stay as an in-patient in hospital outside **Your Home Territory** for more than five consecutive days.

#### The most we will pay

The most **We** will pay for each **Insured person** is £250.

### What is not covered under sections B and C

1. *Any claim for a medical condition if any **Insured person** has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had sought such advice.*
2. *Any claim for a medical condition if any of the following applied when **You** took out **Your** policy or booked **Your Trip** (whichever is later). **You**:*
  - a. *had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us**;*
  - b. *were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**;*
  - c. *were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**; or*

- d. had been told **You** have a terminal illness.
3. Any claim for a medical condition where **You** are referred to a Consultant/Specialist or admitted to a hospital between booking **Your Trip** and the departure date unless disclosed to and accepted by **Us**.
  4. Any claim for a medical condition **You** were planning to get medical treatment for during **Your Trip**.
  5. Any claim for:
    - a. Treatment received in **Your Home Territory**;
    - b. the cost of in-patient hospital treatment or going **Home** early that **Our** medical emergency assistance provider has not agreed beforehand;
    - c. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **You** originally went to hospital for;
    - d. any form of treatment that **Your** treating doctor and **Our** Medical Emergency Assistance provider think can reasonably wait until **You** return **Home**;
    - e. cosmetic surgery;
    - f. cosmetic dental treatment;
    - g. medication which, at the time **Your Trip** started, **You** knew that **You** would need while **You** were away;
    - h. any extra costs because **You** have requested a single or private room;
    - i. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
    - j. any treatment after **You** have returned **Home**.
  6. Costs incurred following **Your** decision not to move hospital or return to **Your Home Territory** after the date when, in the opinion of **Our** medical emergency assistance provider it was safe for **You** to do so.
  7. Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
  8. Any claim that results from:
    - a. any anxiety state, depression, mental or nervous disorder which had been diagnosed when **You** took out **Your** policy or booked **Your Trip** (whichever is later);
    - b. **You** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities;
    - c. **You** motorcycling:
      - as a rider or passenger on a machine over 125cc; or
      - as a rider or passenger on a machine 125cc or under unless **You** wear a crash helmet and, as a rider, **You** hold a full UK motorcycle licence;

- d. **You** involvement in manual work of any kind;
  - e. **You** taking part in any winter sports activity listed on page 14 unless Winter Sports cover is shown on **Your Home** Policy Schedule;
  - f. **You** taking part in any leisure or winter sports activity not listed on pages 13 – 14 unless agreed by **Us** and shown on **Your Home** Policy Schedule;
  - g. **You** taking part in any organised team or contact sport not listed on pages 13 – 14, any activity either as a professional or where **You** receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind;
  - h. **You** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
9. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.

- b. reasonable additional travel costs to allow **You** to return **Home** early if **You** cannot use **Your** return ticket;
- c. reasonable additional accommodation costs to allow **You** to return **Home** early;
- d. unused kennel, cattery or professional pet sitter fees up to £250 that **You** have paid for before starting **Your Trip**, or legally have to pay, and cannot get back.

If **You** unavoidably have to **Abandon Your Trip** because any of the following happen whilst **You** are away:

1. one of the following people is seriously injured, falls seriously ill, is quarantined or dies:
  - a. **You**;
  - b. **Your Travelling companion**; and/or
  - c. the person **You** were staying with;
2. one of the following people is seriously injured, falls seriously ill or dies:
  - a. any **Close relative** of **Yours** or of **Your Travelling companion**; and/or
  - b. any **Close business associate** of **Yours** or of **Your Travelling companion**;
3. **Your Home** or **Your Travelling companion's Home** is badly damaged by fire, storm or flood;
4. the police need to talk to **You** or **Your Travelling companion** because **Your Home** or their **Home** or place of work has been burgled.

## Section D

### Abandonment

We will cover **You** for:

- a. unused accommodation costs that **You** have paid for before starting **Your Trip**, or legally have to pay, and cannot get back;



### Special conditions

- If **You** need to return to the **UK** and intend to make a claim under this section, **You** must phone **Our** medical emergency assistance provider immediately on **(+44) 01603 208 041**.
- All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **Abandon Your Trip**.

### The most we will pay

The most **We** will pay for each **Insured person** is £5,000.

### Excess

**We** will not pay the first £50 of each **Insured person's** claim. However, the maximum **You** will have to pay is £100 if two or more **Insured persons** **Abandon** the same **Trip**.

### What is not covered

1. *Any claim for a medical condition if any **Insured person** has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had sought such advice.*
2. *Any claim for a medical condition if any of the following applied when **You** took out **Your** policy, or booked **Your Trip** (whichever is later). **You:***

  - a. *had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us**;*
  - b. *were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**;*
  - c. *were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**; and/or*
  - d. *had been told **You** have a terminal illness.*

3. *Any claim for a medical condition if any person upon whose good health **Your Trip** depends had a serious, chronic or recurring illness, injury or disease, or was under investigation or awaiting results for a diagnosed or undiagnosed condition when **You** added the **Travel insurance** option to **Your Home** Policy Schedule or booked **Your Trip** (whichever is later) unless disclosed to and accepted by **Us**.*
4. *Any claim for a medical condition where **You** are referred to a Consultant/Specialist or admitted to a hospital between booking **Your Trip** and the departure date unless disclosed to and accepted by **Us**.*
5. *Any claim for a medical condition **You** were planning to get medical treatment for during **Your Trip**.*
6. *Any claim made because **You** did not enjoy **Your Trip**.*

7. Any claim which was not authorised by **Our** medical emergency assistance provider before **You** returned **Home**.
8. Any claim resulting from a tropical disease where **You** have not had the recommended inoculations and/or taken the recommended medication.
9. Any claim that results from:
  - a. any anxiety state, depression, mental or nervous disorder which had been diagnosed when **You** added the **Travel insurance** option to **Your Home** Policy Schedule or booked **Your Trip** (whichever is later);
  - b. **You** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities;
  - c. **You** motorcycling:
    - as a rider or passenger on a machine over 125cc; or
    - as a rider or passenger on a machine 125cc or under unless **You** wear a crash helmet and, as a rider, **You** hold a full **UK** motorcycling licence;
  - d. **Your** involvement in manual work of any kind;
  - e. **Your** taking part in any winter sports activity listed on page 14 unless Winter Sports cover is shown on **Your** Policy Schedule;
  - f. **You** taking part in a leisure or winter sports activity not listed on pages 13–14 unless agreed by **Us** and shown on **Your Home** Policy Schedule;
  - g. **You** taking part in any organised team or contact sport not listed on pages 13–14, any activity either as a professional or where **You** receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind; or
  - h. **You** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
10. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
11. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
12. Any claim for refund of any costs for persons not covered by this policy section.
13. Any claim for additional travelling expenses if **You** have not purchased a return ticket to the **UK**.
14. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.

## Section E

### Personal accident

If **You** suffer an accidental bodily injury during **Your Trip** and the injury is caused by external, violent and visible means

**We** will pay **You** or **Your** personal representative:

- a. £15,000 if **Your** injury solely and independently of any other cause leads to **Your** death (this benefit is reduced to £1,000 for **Insured persons** aged under 16 years at the time of the accident);
- b. £25,000 if **Your** injury solely and independently of any other cause leads to **Loss of one or more limbs** and/or the **Total loss of sight** in one or both eyes; or
- c. £25,000 if **Your** injury solely and independently of any other cause leads to **Your Permanent total disablement** after 104 weeks (except where compensation is paid under b. above).

Note: The benefit payable under b. and c. above is reduced to £15,000 if **You** are over 70 years of age at the time of the accident.

### Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section.

### The most we will pay

The maximum amount **We** will pay for each **Insured person** is £25,000.

### What is not covered

1. *Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.*
2. *Any claim that results from:*
  - a. **You** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities;
  - b. **You** motorcycling:
    - as a rider or passenger on a machine over 125cc; or
    - as a rider or passenger on a machine 125cc or under unless **You** wear a crash helmet and, as a rider, **You** hold a full UK motorcycle licence;
  - c. **Your** involvement in manual work of any kind;
  - d. **You** taking part in any winter sports activity listed on page 14 unless Winter Sports cover is shown on **Your** Policy Schedule;

- e. *You taking part in a leisure or winter sports activity not listed on pages 13–14 unless agreed by Us and shown on Your Home Policy Schedule;*
- f. *You taking part in any organised team or contact sport not listed on pages 13–14, any activity either as a professional, or where You receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind; and*
- g. *You taking part in expeditions or being a crew member on a vessel travelling from one country to another.*

*Anything mentioned in the General Exclusions applicable to the whole Travel insurance policy and the policy exclusions in Your Home insurance Policy Booklet.*

## Section F

### Personal liability

We will cover You for any money that You legally have to pay that relates to an accident during Your Trip which causes:

- a. death or injury to any person; and/or
- b. loss or damage to property.

### The most we will pay

The most We will pay for all claims arising from any one event is £2,000,000 for each Insured person. We will also pay any reasonable and necessary legal Costs and expenses incurred by You in relation to the accident. You must obtain Our consent before incurring any cost or expense.

### What is not covered

1. *Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) You have to pay.*
2. *Liability arising from:*
  - a. *death or injury of people who work for You or members of Your household;*
  - b. *loss of or damage to property which belongs to or is under the control of You, a member of Your household or people who work for You;*
  - c. *Your job;*
  - d. *Your involvement in manual work of any kind;*
  - e. *You owning or occupying any land or building, unless You are occupying any temporary Trip accommodation which is not owned by You, in which case We will not cover the first £100 of any claim;*
  - f. *You owning or using:*
    - *animals (except domestic animals);*
    - *firearms (except sporting guns used for clay pigeon shooting);*
    - *motorised vehicles;*
    - *vessels (except manually-propelled watercraft); or*
    - *aircraft of any description, including unpowered flight;*

- g. **You** taking part in any winter sports activity listed on page 14 unless Winter Sports cover is shown on **Your** Policy Schedule;
  - h. **You** taking part in any leisure or winter sports activity not listed on pages 13–14 unless agreed by **Us** and shown on **Your Home** Policy Schedule;
  - i. **You** taking part in any organised team or contact sport not listed on pages 13–14, any activity either as a professional, or where **You** receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind.
3. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.

## Section G

### Delayed departure

This section does not apply for holidays solely within the UK or for any delay that does not occur at **Your** point of international departure from or to the UK.

If the scheduled departure of the ship, aircraft or train on which **You** are booked to travel is delayed on **Your** outward international journey from the UK, or on the final part of **Your** international return journey to the UK:

### We will:

1. pay £25 for every full 12-hour period **You** are delayed; and
2. refund **Your** unused travel and accommodation costs, which **You** have paid or legally have to pay but cannot get back if, after **You** have been delayed for more than 24 hours on **Your** outward international journey from the UK, **You** choose to **Abandon Your Trip**. If **You** choose to **Abandon Your Trip** **We** will also pay unused kennel, cattery or professional pet sitter fees which **You** cannot get back up to £250.

### Special condition

**We** will work out the length of the delay from the date and time the international ship, aircraft or train was scheduled to depart. **You** must check in at the specified time and get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

### The most we will pay

The most **We** will pay under item 1 for each **Insured person** is £250.

The most **We** will pay under item 2 for each **Insured person** is £5,000.

### Excess

**We** will not pay the first £50 of each **Insured person's** claim under item 2. However, the maximum **You** will have to pay is £100 if two or more **Insured persons** **Abandon** the same **Trip**.

## What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when **You** took out **Your** policy or booked **Your Trip**, whichever is later.
2. Any claim where a possible reason for delay was public knowledge when **You** added the **Travel insurance** option to **Your Home Policy Schedule** or booked **Your Trip**, whichever is later.
3. Any claim if **Your Trip** is solely within the **UK**, including the Channel Islands, Northern Ireland or the Isle of Man.
4. Any claim if the international ship, aircraft or train on which **You** are booked to travel is cancelled by the carrier.
5. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
6. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
7. Any claim for refund of any costs for persons not insured under this **Travel insurance** policy.
8. More than one item under this section.
9. Anything mentioned in the **General Exclusions** applicable to the whole **Travel insurance** policy section and the policy.

## Section H

### Missed international departure

This section does not apply for Trips taken within the UK.

If, as a direct result of:

1. failure of scheduled public transport services;
2. delay to a connecting scheduled flight; or
3. accidental damage to, or breakdown of, the vehicle in which **You** are travelling;

**You** arrive at **Your** final point of international departure from or to the **UK** too late to board the ship, aircraft or train in which **You** are booked to travel, **We** will pay:

1. extra accommodation and travel costs **You** have to pay to reach **Your** destination on **Your** outward journey from the **UK**; or
2. extra accommodation and travel costs **You** have to pay to reach the **UK** on **Your** return journey.

### Special conditions

1. If **You** have missed or will miss **Your** international ship, aircraft or train due to one of the reasons listed above, contact **(+44) 1603 208 041** and **We** will contact the carrier for **You** (if a late arrival is possible) or will make alternative travel arrangements for **You**, up to the limit payable. Any cost incurred may have to be paid by **You** and submitted as a claim.

2. **You** must get a report from the repairer or breakdown assistance provider if **You** are claiming because the vehicle **You** were travelling in had an accident or broke down.

### The most we will pay

The most **We** will pay for each **Insured person** is £1,000.

### What is not covered

1. *Any claim caused by a strike or industrial action that was public knowledge when **You** took out **Your** policy or booked **Your Trip**, whichever is later.*
2. *Any claim where a possible reason for delay was public knowledge when **You** took out **Your** policy or booked **Your Trip**, whichever is later.*
3. *Any claim where **You** have not allowed sufficient time to reach **Your** international departure point from or to the **UK**.*
4. *Any claim where **You** have not done everything **You** can to reach **Your** international departure point from or to the **UK** for the time specified on **Your** ticket/itinerary.*
5. *Any claim where the carrier has offered reasonable alternative transport.*
6. *Any claim if **Your Trip** is solely within the **UK**, including the Channel Islands, Northern Ireland or the Isle of Man.*
7. *Any claim for additional costs incurred in returning to **Your Home** following **Your** return to the **UK**.*
8. *Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Schedule.*

## Section I

### Legal expenses and advice

#### Legal expenses cover

Legal expenses is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as **We** notify **You** of from time to time.

**We** will negotiate on **Your** behalf for **Your** legal rights to bring legal proceedings to pursue a civil claim against a negligent party resulting from an incident, including medical treatment, for which **You** are not at fault which causes **Your** death or personal injury during **Your Trip** providing that:

- a. the insured incident occurs within the territorial limits and during the period of insurance;
- b. **Prospects of success** exist for the duration of the claim;
- c. in respect of any appeal or defence of an appeal, it has been reported to **Us** at least 10 working days prior to the deadline for any appeal;

- d. the maximum amount **We** will pay for **Costs and expenses** for any one **Insured person** in respect of any or all claims arising from one cause is £50,000; and
- e. **You** report an insured incident to **Us** as soon as possible and all cases within 180 days of any circumstances which may give rise to a claim under this section.

### Personal legal advice

**We** will give **You** confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the **Travel insurance** policy.

**We** will tell **You** what **Your** legal rights are, what course of action is available to **You** and whether these can be best implemented by **You** or whether **You** need to consult with a lawyer.

There are no consultation fees and lines are open 24 hours a day, 365 days a year. For confidential legal advice or to make a legal expenses claim call **Us** on **01603 208 243**.

Please have **Your** policy number to hand as this will be requested when **You** call.

As soon as **You** are aware of an incident, **You** should get legal advice from the helpline without delay.

## Definitions

The definitions at the beginning of this **Travel insurance** policy section apply where appropriate (see pages 5 –6).

The following definitions only apply to this section of the **travel insurance**.

### Appointed representative

A suitably qualified person appointed by **Us** to act on **Your** behalf.

### Costs and expenses

- a. All reasonable and necessary legal costs charged by the **Appointed representative** and agreed by **Us**.
- b. Legal costs which an **Insured person** has been ordered to pay by a court or other body which **We** have agreed to or authorised.

### Legal proceedings

The pursuit of a claim for damages.

### Medical treatment

The consultation and/or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for **Your** clinical care.



## Prospects of success

In respect of all claims it is always more likely than not that **You** will:

- a. recover damages or obtain any other legal remedy which **We** have agreed to;
- b. make a successful defence; or
- c. make a successful appeal or defence of an appeal;
- d. recover damages which are higher than any **Costs and Expenses** which may be incurred.

**Prospects of success** will be assessed by **Us** or an **Appointed representative** on **Our** behalf.

## Territorial Limits

The geographical limit specified in **Your** policy schedule.

## Special conditions

The following conditions apply to this section.

Also refer to the General Conditions shown on page 46.

### 1. Claims – **Your** duty

**You** must report an insured incident to **Us** as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.

### 2. Claims – legal representation

- a. On acceptance of a claim, if appropriate, **We** will appoint an **Appointed representative**.
  - i. If there is a conflict of interest; or
  - ii. If it is necessary to start court proceedings and proceedings are being issued within the **United Kingdom**

**You** are free to nominate an **Appointed representative** by sending **Us** the name and address of the suitably qualified person.

**You** must confirm either:

- that the person **You** nominate will not charge more than the **Appointed representative** **We** would have appointed or
- that **You** are willing to pay the difference between the cost of using **Your** nominated **Appointed representative** and the cost of using **Our** choice of **Appointed representative**.

- c. If **We** do not agree to **Your** choice of **Appointed representative** under condition 2b, **You** may choose another suitably qualified person.
- d. If there is still a disagreement with regard to the **Appointed representative**, **We** will ask the president of a relevant national law society to choose a suitably qualified person to represent **You**. **We** and **You** must accept such choice.
- e. In all other circumstances **We** will be free to choose an **Appointed representative**.
- f. An **Appointed representative** will be appointed by **Us** and represent **You** according to **Our** standard terms of appointment.

3. Claims – **Our** rights and **Your** obligations

- a. **We** will have direct access to the **Appointed representative** who will, upon request, provide **Us** with any information or opinion on **Your** claim.
  - b. **You** must co-operate fully with **Us** and the **Appointed representative** and must keep **Us** up to date with the progress of the claim.
  - c. At **Our** request **You** must give the **Appointed representative** any instructions that **We** require.
  - d. **You** must notify **Us** immediately if anyone offers to settle a claim or makes a payment into court.
  - e. If **You** do not accept the recommendation of the **Appointed representative** to accept a reasonable offer or payment into court to settle a claim, **We** may refuse to pay further **Costs and expenses**.
  - f. No agreement to settle on the basis of both parties paying their own costs is to be made without **Our** prior approval.
4. Discontinuance of a claim if **You**:
- a. settle a claim or withdraw a claim without **Our** prior agreement;
  - b. do not give suitable instructions to the **Appointed representative**; or

- c. dismiss an **Appointed representative** without **Our** prior consent, **Our** consent not to be withheld without good reason;

the cover **We** provide will end immediately and **We** will be entitled to re-claim any **Costs and expenses We** have incurred from **You**.

5. Recoveries

**You** must take every available step to recover **Costs and expenses** that **We** have to pay and must pay **Us** any **Costs and expenses** that are recovered.

6. Disputes

If any difference arises between **Us** and **You** in respect of the acceptance, refusal, control or handling of any claim under this section, **You** can take the steps outlined in **Our** complaints procedure stated under **Our** Promise of Service.

7. Arbitration

**You** have the right to refer any difference that arises between **Us** and **You** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by **Us** and **You**.

If there is a disagreement with regard to the choice of counsel, **We** will ask the president of a relevant national law society to choose a suitably qualified person.

The arbitrator's decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

### The most we will pay

The most **We** will pay for each **Insured person** in respect of any or all claims arising from one cause is £50,000.

### What is not covered

1. *If **You** do not keep to the terms, conditions and exclusions of this section.*
2. *A dispute between **You** and **Us**.*
3. *A dispute between **You** and someone **You** were travelling with, a person related to **You** or another **Insured person**.*
4. *Any claim where **You** are more specifically insured or any amount **You** cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.*
5. *Any claim relating to **You** driving a motor vehicle without a valid licence and/or insurance.*
6. *Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.*
7. *Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.*
8. *Any claim in respect of libel or slander.*
9. ***Costs and expenses** incurred prior to **Our** written acceptance of a claim.*
10. ***We** will not pay for **Costs and expenses** which have been incurred by the **Appointed representative** on a contingency fee basis.*
11. *Any legal action **You** take which **We** have not agreed to or where **You** do anything to hinder **Us** or the **Appointed representative**.*
12. *Any claim deliberately or intentionally caused by **You**.*
13. *Any fines, penalties, compensation or damages which **You** are ordered to pay by a court or other authority.*
14. *An application for judicial review.*
15. *Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.*
16. *Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home insurance Policy Booklet**.*

#### The Contracts (Rights of Third Parties) Act 1999

This Act allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see the Office of Public Sector Information website ([opsi.gov.uk](http://opsi.gov.uk)) or contact the Citizens Advice Bureau.

## Section J

### Hijack and mugging

We will pay £50 for each full 24-hour period if:

1. **You** cannot reach **Your** destination or **You** cannot reach the **UK** on the return leg of **Your Trip** as a result of the transport on which **You** are travelling being hijacked; or
2. **You** are in hospital receiving in-patient treatment required following a mugging.

### The most we will pay

The most **We** will pay for each **Insured person** is £1,000.

### What is not covered

*We will not pay any claim:*

1. *unless **You** provide written confirmation of the delay from the airline or carrier;*
2. *if **You** do not report the mugging to the police within 24 hours and get a written police report; and*
3. *for anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.*

## Section K

### Catastrophe

This section does not operate if **You** have booked **Your** accommodation through a travel agent or tour operator.

We will cover **You** for extra accommodation and/or transport costs **You** incur if **You** are forced to move from **Your** independently booked and prepaid accommodation, due to one of the following events affecting **Your** accommodation on arrival or during **Your Trip**:

- fire;
- storm;
- flood;
- explosion;
- landslide;
- earthquake; and
- avalanche.

### Special conditions

1. Extra accommodation costs must be for a similar standard of accommodation to that in which **You** were originally staying.
2. **You** must be able to provide written confirmation from the provider of the accommodation and/or the local or national authorities that **You** were forced to leave **Your** independently booked and prepaid accommodation and the reason for this.

3. **You** must be able to provide receipts for any extra accommodation or travel costs incurred if **You** are forced to move from **Your** independently booked and prepaid accommodation.

### **The most we will pay**

The most **We** will pay for each **Insured person** is £750.

### **Excess**

**We** will not pay the first £50 of each **Insured person's** claim.

### **What is not covered**

1. *Any transport costs incurred in returning to **Your Home**.*
2. *Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.*
3. *Any prepaid accommodation costs for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.*

4. *Any claim where the catastrophe, as described above, had already occurred at the time that **You** took out **Your** policy or booked **Your Trip**, whichever is later.*

5. *Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **You** to leave **Your** prepaid accommodation.*

6. *Any claim for additional costs for persons not covered by this **Travel insurance** policy.*

7. *Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and policy exclusions in **Your Home** insurance Policy Booklet.*

## Section L

### Pet care

We will pay a benefit of £25 for each 24-hour period if **Your** cat or dog needs in-patient veterinary treatment as a result of an injury which occurred whilst **Your** cat or dog was being cared for by a friend, relative, professional pet sitter, kennel or cattery in the UK whilst **You** were on **Your Trip**.

### The most we will pay

The most **We** will pay for each incident is £250.

### What is not covered

*We will not pay any claim:*

1. if **You** do not have written confirmation from **Your** vet giving details of the injury or accident and the number of days that **Your** cat or dog has been an in-patient; or
2. for anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home insurance Policy Booklet**.

## Section M

### Temporary or emergency passports

We will pay any reasonable extra travel, accommodation and communication expenses **You** have to pay to get a temporary or emergency passport, and the cost of the temporary or emergency passport, if **Your** passport is lost or stolen while **You** are abroad.

Contact the insurer on **(+44) 1603 208 041** for advice on how to obtain a temporary or replacement passport abroad.

### Special condition

**You** must always take reasonable care to keep **Your** passport safe. If **Your** passport is lost or stolen **You** must take all reasonable steps to get it back.

### The most the insurer will pay

The most the insurer will pay for each **Insured person** is £500.

## What is not covered

1. Any loss or theft of **Your** passport if **You** do not report it to the police within 24 hours of the discovery and get a written police report.
2. Loss or theft of passports which **You** have left **Unattended**.
3. Loss or theft of passports which are not carried by **You** or kept under **Your** personal supervision while **You** are travelling on public transport.
4. The cost of purchasing a replacement passport.
5. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home insurance Policy Booklet**.

## Section N

### Personal money

**We** will cover **You** for loss or theft of **Your Personal money** during **Your Trip**.

Contact **Us** on (+44) 01603 208 041 and **We** will advise **You** how to replace lost or stolen **Personal money**.

### Special conditions

1. **You** must always take reasonable care to keep **Your Personal money** safe. If **Your Personal money** is lost or stolen **You** must take all reasonable steps to get it back.
2. **You** must be able to prove that **You** own the lost or stolen **Personal money** and how much it is worth. If **You** do not, it may affect **Your** claim.

### The most we will pay

The most **We** will pay for each **Insured person** is £500, but no more than £300 for cash or bank notes.

A reduced limit of £100 for cash or bank notes applies to **Insured persons** aged under 16 years.

### Excess

*We will not pay the first £50 of each **Insured person's** claim.*

## What is not covered

1. Any loss or theft of **Personal money** which **You** do not report to the police within 24 hours of discovery and get a written police report.
2. Any **Personal money** which is delayed, detained or confiscated by Customs or other officials.
3. Bonds, securities or documents of any kind.
4. Loss or theft of **Personal money** which is not carried by **You** or kept under **Your** personal supervision at all times while **You** are travelling.
5. Loss or theft of **Personal money** which **You** have left **Unattended**.
6. Shortages due to a mistake, or loss due to a change in exchange rates.
7. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.

## Section O

### Delayed baggage

If **Your Personal baggage** is temporarily lost on the outward journey and **You** are without it for more than 12 hours, **We** will pay for the replacement of essential items. To claim under this section, **You** must keep the receipt of anything **You** buy and get written confirmation from the carrier of the number of hours **You** were without **Your Personal baggage**.

### The most we will pay

The most **We** will pay for each **Insured person** is £200.

### What is not covered

1. Any claim for **Personal baggage** delayed or detained by Customs or other officials.
2. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.



## Section P

### Personal baggage (optional)

If **You** have selected clothing and personal effects cover under the Personal Belongings section of **Your** household policy this section does not apply.

This section only applies if **You** have chosen it and it is shown on **Your Home** insurance Policy Schedule.

**We** will cover **You** for loss, theft or accidental damage to **Your Personal baggage** during **Your Trip**.

### Special conditions

1. **You** must take reasonable care to keep **Your Personal baggage** safe. If **Your Personal baggage** is lost or stolen **You** must take all reasonable steps to get it back.
2. If **Your Personal baggage** is lost, stolen or accidentally damaged while in the care of an authority, a transport company or hotel, **You** must report the details to them in writing and get their written confirmation of the incident.
3. If **Your Personal baggage** is lost, stolen or accidentally damaged by an airline, **You** must:
  - a. get a property report;
  - b. give written notice of the claim to the airline within the time limit specified in the conditions of carriage (**You** should also keep a copy);
  - c. keep all travel tickets and tags if **You** claim under this policy.
4. **You** must be able to prove that **You** were responsible for the lost, stolen or damaged items and how much they are worth. If **You** do not do this, it may affect **Your** claim.
5. **We** will, at **Our** option, settle any claim by payment or replacement. **We** will pay claims for **Your Personal baggage** based on the value at the time of loss. **We** will not pay the cost of replacing **Your Personal baggage** with new items, and **We** will not pay more than the original purchase price of any lost, stolen or damaged item.
6. If **You** have also made a claim under section O Delayed baggage, this amount will be deducted from the amount claimed under this section.

### The most we will pay

The most **We** will pay for each **Insured person** is £1,500 but no more than:

- £300 for any one article, pair or set of articles; and
- £400 in total for **Valuables**.

### Excess

*We will not pay the first £50 of each **Insured person's** claim.*

### What is not covered

1. *Loss or theft of **Personal baggage** which **You** have left **Unattended**.*
2. *Loss, theft or accidental damage to **Valuables**, which are not worn by **You** or kept under **Your** personal supervision at all times while **You** are travelling.*
3. *Loss or theft which **You** do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **You** must provide other independent proof of the loss or theft, such as a letter from **Your** transport company or hotel).*
4. *Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.*
5. *Pedal cycles, contact lenses and medical and dental fittings.*
6. *Wear and tear, loss of value, damage caused by moths and vermin, or any process of cleaning, repairing or restoring.*
7. *Sports equipment that is damaged while being used.*
8. *Winter sports equipment.*
9. *Any goods delayed, detained or confiscated by customs or other officials.*
10. *Items used in connection with **Your** job which are not owned by **You**.*
11. *Bonds, securities or documents of any kind.*
12. *Deliberate or malicious damage to **Personal baggage** caused by an **Insured person**.*
13. ***Personal money**.*
14. *Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.*

## Winter Sports cover (optional)

Winter Sports cover only applies if shown on **Your** Policy Schedule. If selected, cover under sections Q to U applies for a maximum of 21 days in each period of insurance.

### Section Q

#### Winter sports equipment

1. If **Your** Winter sports equipment is lost, stolen or damaged by accident during **Your** Trip, **We** will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below:

- up to one year old, 90% of the purchase price;
- up to two years old, 70% of the purchase price;
- up to three years old, 50% of the purchase price;
- up to four years old, 30% of the purchase price; and
- over four years old, 20% of the purchase price.

The most **We** will pay is £500 for each **Insured person**.

2. If **You** hire **Winter sports equipment** and it is lost, stolen or damaged by accident during **Your** Trip, **We** will pay for its replacement or repair. The most **We** will pay is £400 for each **Insured person**.

3. If **We** pay under items 1 or 2, **We** will also pay to hire replacement **Winter sports equipment** for the rest of **Your** Trip. The most **We** will pay under item 3 is £200 for each **Insured person**.
4. **We** will pay up to £200 to replace **Your** lift pass if it is lost or stolen during **Your** Trip.

#### Special conditions

1. **You** must take reasonable care to keep the **Winter sports equipment** safe. If the **Winter sports equipment** is lost or stolen, **You** must take all reasonable steps to get it back.
2. If the **Winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **You** must report the details of the loss or damage to them in writing and get written confirmation.
3. If the **Winter sports equipment** is lost or damaged by an airline, **You** must:
  - a. get a property report;
  - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**You** should also keep a copy);
  - c. keep all travel tickets and tags if **You** claim under this **Travel insurance** policy.
4. **You** must be able to prove that **You** were responsible for the lost, stolen or damaged items and the purchase price. If **You** do not do this, it may affect **Your** claim.

## Excess

*We will not pay the first £50 of each Insured person's claim.*

## What is not covered

- 1. Deliberate or malicious damage to **Winter sports equipment** caused by the **Insured person**.*
- 2. Loss or damage to **Winter sports equipment** caused by the **Insured person's** carelessness or neglect.*
- 3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.*
- 4. Losses from motor vehicles.*
- 5. Any loss or theft which **You** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **You** must provide other independent proof of loss such as a letter from **Your** transport company or resort management).*
- 6. **Winter sports equipment** that is damaged while it is being used.*
- 7. Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.*

## Section R

### Delay due to avalanche

**We** will cover **You** for the cost of extra travel and accommodation if an avalanche delays **Your** arrival at or departure from the booked resort.

### The most we will pay

The most **We** will pay for each **Insured person** is £200.

### What is not covered

Anything mentioned in the General Exclusions applicable to the whole **Travel insurance** policy and the policy exclusions in **Your Home** insurance Policy Booklet.

## Section S

### Piste closure

This section does not apply to cross-country skiing.

If all pistes at the resort **You** have booked are closed because of lack of snow, excessive snow or high winds **We** will pay up to £20 a day to transport **You** to another site. If there are no other sites nearby, **We** will pay **You** £30 compensation each day.

### The most we will pay

The most **We** will pay for each **Insured person** is £500.

## Special conditions

1. This section does not apply in the UK, and within Europe the cover only applies during the period 15 December to 15 April.
2. **You** must provide evidence that confirms the piste closures from either **Your** tour operator or resort management.

## What is not covered

Anything mentioned in the General Exclusions applicable to the whole Travel insurance policy and the policy exclusions in **Your Home** insurance Policy Booklet.

## Section T

### Ski pack

If, due to illness or injury, **You** are medically certified as being unable to ski or board **We** will pay the proportionate cost of **Your** non-refundable ski pack.

The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

### The most we will pay

The most **We** will pay for each **Insured person** is £500.

### What is not covered

See exclusions listed after section U.

## Section U

### Inability to take part in winter sports activities

If, due to injury or illness during **Your Trip**, **You** cannot take part in winter sports activities, **We** will pay **You** £20 compensation for each day **You** are prevented from doing so.

### The most we will pay

The most **We** will pay for each **Insured person** is £200.

### What is not covered under sections T and U

1. *Any claim for a medical condition if any **Insured person** has travelled against the advice of a **Doctor** or would be travelling against the advice of a **Doctor** if they had sought such advice.*
2. *Any claim for a medical condition if any of the following applied when **You** took out **Your** policy or booked **Your Trip** (whichever is later). **You**:*
  - a. *had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **Us**;*
  - b. *were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **Us**;*

- c. *were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by Us; or*
  - d. *had been told You have a terminal illness.*
3. *Any claim for a medical condition where You are referred to a Consultant/Specialist or admitted to a hospital between booking Your Trip and the departure date unless disclosed to and accepted by Us.*
4. *Any claim that results from:*
- a. *any anxiety state, depression, mental or nervous disorder which had been diagnosed when You took out Your policy or booked Your Trip (whichever is later);*
  - b. *You flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities;*
  - c. *You motorcycling:*
    - *as a rider or passenger on a machine over 125cc; or*
    - *as a rider or passenger on a machine 125cc or under unless You wear a crash helmet and, as a rider, You hold a full UK motorcycle licence;*
  - d. *Your involvement in manual work of any kind;*
  - e. *Your taking part in any winter sports activity listed on page 14 unless Winter Sports cover is shown on Your Policy Schedule;*
  - f. *You taking part in any leisure or winter sports activity not listed on pages 13–14 unless agreed by Us and shown on Your Home Policy Schedule;*
  - g. *You taking part in any organised team or contact sport not listed on pages 13–14, any activity either as a professional, or where You receive any financial reward or gain; or competing in or practising for speed or time trials, sprints or racing of any kind;*
  - h. *You taking part in expeditions or being a crew member on a vessel travelling from one country to another.*
5. *Anything mentioned in the General Exclusions applicable to the whole Travel insurance policy and the policy exclusions in Your Home insurance Policy Booklet.*

## General Exclusions

General exclusions which apply to the whole travel policy section.

*This policy does not cover the following:*

1. *Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:*
  - a. *war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;*
  - b. *any action taken in controlling, preventing, suppressing or in any way relating to a) above.*
2. *Claims directly or indirectly caused by:*
  - a. *ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;*
  - b. *the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or*
  - c. *pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.*
3. *Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless **You** are trying to save human life), sexually transmitted diseases or **You** being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction).*
4. *Any loss that is not specifically described in the stated terms and conditions, e.g. **We** will not pay for loss of earnings if **You** are unable to return to work due to injury or illness during **Your** trip.*

## General Conditions

General conditions which apply to the whole travel policy section.

1. **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.

If the information provided by **You** is not complete and accurate, **We** may:

- revise the premium and/or amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
  - cancel **Your** policy and refuse to pay any claim, or
  - not pay any claim in full.
2. **You** must pay **Us** back any amount which **We** have paid which **You** are not covered for.
  3. **You** must tell **Us** as soon as possible after any injury, illness, incident or redundancy, or if **You** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **Us** if **You** are aware of any writ, summons or prosecution. **You** must send **Us** every communication relating to a claim immediately.
  4. **You**, or any person acting for **You**, must not negotiate, admit or reject any claim without **Our** permission in writing.
  5. **We** may refuse to pay any expenses for which **You** cannot provide receipts or bills.
  6. **You** or **Your** legal representative must pay for any certificates, information and evidence, which **We** may need. When there is a claim for injury or illness, **We** may ask for, and will pay for, any **Insured person** to be medically examined on **Our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any **Insured person** dies.
  7. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **We** are entitled to approach that insurer for a contribution towards the claim, and will only pay **Our** share. This condition does not apply to the Personal accident or Hospital benefit sections.
  8. **We** are entitled to take over and carry out in **Your** name the defence or settlement of any legal action. **We** may also take proceedings at **Our** own expense and for **Our** own benefit, but in **Your** name, to recover any payment **We** have made under this policy to anyone else.
  9. **You** cannot transfer **Your** rights under this policy.  
  
A person, partnership (whether limited or not) or company who is not named on the Policy Schedule for this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.



10. If **You** make a medical claim **You** may be asked to supply **Your UK Doctor's** name to enable **Us** to access **Your** medical records. This will help the treating **Doctors**, and **Us**, to provide **You** with the most appropriate treatment and assess whether cover applies. If **You** do not agree to provide this **We** may not deal with **Your** claim.

## Canelling this policy

### Your right to cancel

Following the expiry of **Your** 14 day statutory cooling off period, **You** continue to have the right to cancel the **Travel insurance** at any time during its term by contacting **Your** insurance adviser at the address shown on **Your** schedule but no refund of premium will be available.

### Our right to cancel

**We** (or any agent **We** appoint and who acts with **Our** specific authority) may cancel the **Travel insurance** by sending at least 7 days' written notice to **Your** last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following:

- Non payment of premium. If premiums are not paid when due **We** will write to **You** requesting payment by a specific date. If **We** receive payment by the date set out in the letter **We** will take no further action. If **We** do not receive payment by this date **We** will cancel the **Travel insurance** from the cancellation date shown on the letter.
- Where **We** reasonably suspect fraud.
- Where **You** fail to co-operate with **Us** or provide **Us** with information or documentation **We** reasonably require and this affects **Our** ability to process a claim or defend **Our** interests.
- Where **You** have not taken reasonable care to provide complete and accurate answers to the questions **We** ask. See the 'Contract of Insurance and Information and Changes We Need To Know About' section in this policy booklet and the separate 'Important Information' notices supplied.

If **We** cancel the **Travel insurance**, **You** will not be entitled to a refund of the premium paid in respect of the cancelled cover.

Where **Our** investigations provide evidence of fraud or a serious non-disclosure **We** may cancel the policy immediately, backdate the cancellation to the date of the fraud or cancel the policy from the date **You** took it out.

## Fraud

If **Your** claim is in any way dishonest or exaggerated **We** will not pay any benefit under this policy or return any premium to **You** and **We** may cancel **Your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **You**.

## Complaints procedure

### Our Promise of Service

**Our** goal is to give excellent service to all **Our** customers but **We** recognise that things do go wrong occasionally. **We** take all complaints **We** receive seriously and aim to resolve all **Our** customers' problems promptly. To ensure that **We** provide the kind of service **You** expect **We** welcome **Your** feedback. **We** will record and analyse **Your** comments to make sure **We** continually improve the service **We** offer.

### What will happen if you complain

- **We** will acknowledge **Your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most of **Our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **We** will contact **You** with an update within 10 working days of receipt and give **You** an expected date of response.

### What to do if you are unhappy

If **You** are unhappy with any aspect of the handling of **Your** insurance **We** would encourage **You** to seek resolution by contacting:

- if **Your** complaint is regarding a claim **You** can telephone **0800 015 1091** and ask **Your** contact to review the problem.

- if **Your** complaint is regarding anything else **We** would encourage **You** to seek resolution by contacting **Your** insurance adviser or usual **Aviva** point of contact.

If **You** are unhappy with the outcome of **Your** complaint **You** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone:  
0800 023 4567 (calls from UK landlines and mobiles are free) or 0300 123 9123

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Whilst **We** are bound by the decision of the Financial Ombudsman Service, **You** are not. Following the complaints procedure does not affect **Your** right to take legal action.

## Financial Services Compensation Scheme

**We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **We** cannot meet **Our** obligations, depending on the type of insurance and the circumstances of **Your** claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU.





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