

# Pick and Protect.

Your travel insurance policy.



Local banking  
for Britain



## Travel checklist

Holidays are great. But travelling can be stressful. So here are some tips to help things go smoothly.

- Make sure you have all visas, passports and documents you need before heading off.
- Don't leave it too late to catch transport. You won't be covered if you miss your connection because you didn't give yourself enough time.
- Need vaccinations? The Travel Assistance helpline offers guidance. You'll find more information on page 4.
- Order money/travellers cheques in the correct currency and remember to keep them in your hand luggage. Loss of money or valuables from checked-in baggage isn't covered.
- Travelling to Europe? Remember to take your European Health Insurance Card (EHIC). It lets you benefit from health arrangements the UK Department of Health has within Europe. If you don't have an EHIC, apply for one online or at the Post Office.

### Answers to some frequently asked questions

To help you understand what you're covered for, we've highlighted some common questions. If you have a particular query that isn't shown below, or in any part of your policy, contact Customer Services and we'll be happy to help.

<b>Do I need to tell you about any pre-existing medical conditions?</b>	Yes. Please let Customer Services know if you, or any other insured persons, have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months. That includes investigations or referrals for any undiagnosed conditions.  If you don't let us know medical conditions before travelling you won't be covered for claims arising from undisclosed conditions. The Medical Declaration section of your policy gives you full details of what you must declare and when.
<b>Do I need to tell you if any travel plans rely on the health of a travelling companion or a close relative not insured by this policy?</b>	Yes. You must tell us if anyone you plan to travel with, or a close relative (whether travelling or not) has any serious illness, injury or disease. Check the Medical Declaration section of your policy for more details.
<b>Are holidays in the UK covered?</b>	Yes. As long as your holiday involves at least two consecutive nights in pre-booked holiday accommodation. You'll find the definition of pre-booked holiday accommodation on page 6.
<b>Are winter sports holidays covered?</b>	They are if you purchase the optional add-on available at an additional premium. If you've selected this cover it'll appear on your schedule.
<b>Can I claim for cancellation of my trip if I have a problem with my travel documents? For instance, if my passport is out of date, hasn't arrived in time, or my visa is invalid?</b>	No. There's no cover under this policy for problems with your travel documents before you leave. Prior to booking a trip, check the entry requirements of the country you're visiting with the local government embassy and/or the Foreign and Commonwealth Office website at <a href="https://www.gov.uk/travelaware">https://www.gov.uk/travelaware</a>  If your passport is lost, stolen or damaged once you're abroad there's cover to help you. You can learn more in the emergency travel document expenses section on page 23.

You can find answers to other frequently asked questions at [www.tsb.co.uk/travel-insurance/](http://www.tsb.co.uk/travel-insurance/)

## Travel insurance helplines

<b>Medical emergency assistance claims</b>	<b>Call (+44) 1603 208 944</b>	24 hours a day, 365 days a year.
<b>Travel claims helpline</b> from the UK from Abroad	<b>Call 0345 307 8556</b> <b>Call (+44) 1603 208 246</b>	Monday to Friday 8.00am – 6.00pm.
<b>Travel Assistance helpline</b> from the UK from Abroad	<b>Call 0345 307 8557</b> <b>Call (+44) 1603 208 676</b>	24 hours a day, 365 days a year.
<b>Legal expenses claims &amp; advice</b>	<b>Call (+44) 1603 208 926</b>	24 hours a day, 365 days a year.
<b>Customer Services</b>	<b>Call 0345 307 8560</b>	Monday to Friday, 8.00am – 10.00pm Saturday 8.00am – 6.00pm Sunday 10.00am – 4.00pm

### Telephone call charges and recording

Calls to our 0345 numbers are charged at national rates dependent on network and usually included in inclusive minute plans. For our joint protection calls may be recorded and/or monitored.

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## Welcome to Pick and Protect travel insurance

We've put together this booklet to guide you through all the details of your policy. Take a moment to read it carefully. And remember to keep it somewhere safe with your other travel insurance documents – just in case you need it.

Words that appear in **bold** in this document are explained in the Definitions section on page 5.

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### Travel Assistance helpline

This service can help you sort out all kinds of travel problems before you go and while you are away. From providing information on the countries you are visiting, to sorting out non-medical emergencies.

#### Advice before you travel:

- any visa and entry permits you may need;
- any vaccination and inoculation requirements;
- what you should take with you for first aid and health;
- what currencies and travellers' cheques to take with you, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries you plan to visit;
- import and export allowances for tourists.

#### While travelling:

- how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- how to trace your baggage with the airline operator if it is delayed or lost;
- why, how, where and when you should contact local Embassies or Consulates;
- transfer money out to you if you need it;
- cancellation of credit cards/debit cards if lost or stolen, and helping you to report the loss to your card provider;
- provide information to close relatives, friends or employers if you have to go into hospital.

#### Other emergency services while travelling:

- A 'phone home' translation and interpretation service if you need it in an emergency.
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### Foreign and Commonwealth Office (FCO) – Travel Advice by Country

As a partner in the Travel Aware campaign, we are working with the FCO to help British travellers stay safe overseas. Before you travel abroad, check out the FCO website [www.gov.uk/travelaware](http://www.gov.uk/travelaware). It is packed with essential travel advice and tips, plus up to date information about different countries.

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### Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit:

[www.caa.co.uk](http://www.caa.co.uk) and search for travel problems.

[www.dft.gov.uk](http://www.dft.gov.uk) and search for maritime passenger rights.

You should also refer to the terms and conditions of the carrier you are travelling with.

**Please note** – We are not responsible for the content of other websites.

**Please note:** There is no charge for providing advice or the other emergency service shown above. If you want us to get goods or services for you that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and follow the provider's terms and conditions.

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## 24-hour worldwide medical emergency assistance service

The cost of the medical emergency assistance service will be met under this 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 contact the medical emergency assistance helpline as soon as possible.**

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 or you are told by the treating doctor that you are going to require tests or investigations as an out-patient, you must contact the helpline before you make any 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 home 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 helpline.

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## Definitions

Wherever the following words or phrases appear in bold in this policy or on **your** schedule, they will have the following meanings unless otherwise shown for any policy section:

### **abandon / abandonment**

Returning to the **UK** before **your** scheduled return date (including being transported back to a **UK** hospital by **us**) or being an in-patient in hospital for more than 24 hours during **your trip**.

### **area covered**

**This only applies if “Multiple destinations” are selected.**

The area covered shown on **your** schedule which will be one of the following:

- **UK**
- Europe - Albania, Algeria, Andorra, Austria, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, the Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Eire), the Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and Ukraine.
- Worldwide excluding USA, Canada and all Caribbean Islands.
- Worldwide including USA, Canada and all Caribbean Islands.

### **close business colleague**

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(s) as shown on **your** schedule that **you** will have to pay towards any claim by an **insured person** under the section. If any one incident results in an **insured person** claiming under more than one section of the policy **you** will only have to pay a maximum of one excess per **insured person**.

### **excursions**

Day trips and outings arranged through **your** travel or accommodation provider. This also includes **your** ski pack if Winter Sports cover is shown on **your** schedule and green fees if Golfing cover is shown on **your** schedule.

### **home**

**Your** home address in the **UK**.

### **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.

## period of insurance

The below dates are shown on your schedule

- Cancellation cover begins from the cancellation cover start date and ends when **you** leave **your home** on the **trip** start date.
- Cover under all other sections starts when **you** leave **your home** on the **trip** start date and continues until the **trip** end date.

## permanent total disablement

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

## personal money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.

## point of international departure

The airport, port or station from which **you** will undertake international travel from or into the **UK**.

## pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip**, including a pre-booked tent or caravan pitch but not including residential homes belonging to family or friends.

## resident

An **insured person** whose main **home** is in England, Scotland, Wales or Northern Ireland, where they are registered with a **doctor** and liable to pay taxes. **You** must have been a resident for at least 6 months at the time of buying **your** policy.

## 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**.

## trip(s)

Journeys beginning and ending in the **UK** that are either:

- holidays outside the **UK**;
- business travel outside the **UK** (Business travel is optional and is only covered if shown on **your** schedule);
- holidays within the **UK**, which include two or more consecutive nights' stay in **pre-booked holiday accommodation**.

## UK

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

## unattended

- Not in your full view or positioned where you are unable to prevent unauthorised taking of your property, unless it is left in a locked room or safe.
- Property left in a motor vehicle is unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

## valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment, portable in-car and handheld satellite navigation devices.

(Baggage cover is optional and is only covered if shown on **your** schedule).

## we, us, our, Aviva

Aviva Insurance Limited.

Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

## winter sports equipment

Skis, snowboard, boots, helmets, bindings or poles.

(Winter sports cover is optional and is only covered if shown on **your** schedule).

## you, your, yours, yourself, insured person(s)

The person or people named on **your** schedule.

## Information about your travel insurance policy

This is **your** travel insurance policy.

To make sure **you** have the cover you need, take time to read it and the schedule enclosed carefully. They'll show **you** the cover **you** have and applicable limits.

As legal documents, don't forget to keep them in a safe place. Take them with **you** when **you** travel as they're proof of **your** insurance and **you** may need them if **you** need to make a claim.

There are seven optional types of cover available with this policy, listed below:

- Airspace closure cover
- Baggage
- Business travel
- Golfing cover
- Scuba diving up to 30 metres
- Travel disruption
- Winter sports cover

Please refer to **your** schedule for details of any optional cover **you** may have purchased. **You** can also find more information by going to [www.tsb.co.uk/travel-insurance/](http://www.tsb.co.uk/travel-insurance/) or calling 0345 307 8560.

Please read this document carefully, keep it in a safe place and take it with **you** when **you** travel. It gives **you** full details of what is and isn't covered, and the conditions of cover.

**We** will insure **you** against loss, damage, legal liability, illness or bodily injury, which may happen during the **period of insurance** providing:

1. **you** are a **resident**;
2. the journey is a round **trip** beginning and ending in the **UK**;
3. **you** have booked **your** return journey when travelling outside the **UK**;
4. the journey is either:
  - a) a holiday outside the **UK**; or
  - b) a business **trip** outside the **UK** involving clerical and administrative duties only. (Business travel is optional and is only covered if shown on **your** schedule); or
  - c) a holiday within the **UK**, which includes two or more consecutive nights stay in **pre-booked holiday accommodation**.

### Automatic extension of cover

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, ship, 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**.

### Children

Unless agreed by **us** in writing, **insured persons** under 16 years of age will only be covered when they are travelling with an adult named on **your** schedule.

### Foreign and Commonwealth Office (FCO)

The FCO provide travel advice to help UK residents make judgements about travelling to a particular country, providing guidance on staying safe whilst in the country and being aware of on-going issues that may interfere with **your** travel plans.

**You** should be aware that this policy does not provide Cancellation or **Abandonment** cover in the event that the FCO issue a travel advisory against all travel or all but essential travel to a particular country, unless **you** have selected the Travel disruption optional cover and this is shown on **your** schedule. In the event of such a travel advisory being issued for **your** destination, **you** should always contact **your** tour operator / travel agent in the first instance.

If **you** do decide to travel, **you** will have the full benefit of **your** travel policy so long as **you** comply with the advice of the local authorities, for example by observing curfew restrictions and avoiding public gatherings or demonstrations and **you** do not expose **yourself** to danger which could reasonably be predicted. Specifically, please note General exclusions 1 and 4.

If **you** are already in the country or do decide to travel, **you** must comply with the most up to date travel advice detailed on the FCO website at all times during **your** trip.

### Leisure activities and activity based holidays

**You** are automatically covered for claims arising from **your** participation in a number of leisure activities on an incidental and recreational basis or if **you** have booked an acceptable activity based holiday. See Leisure activities section on page 26. There is no cover at all where the main purpose of **your** trip is to take part in a leisure activity (unless shown as an Activity based holiday).

## Policy limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total.

Check **your** policy cover is adequate if **you** want to take expensive items away with **you**.

## 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, theft, loss or damage.

## 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**. 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 outpatient 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 Department of Health.

## Scooters/Mopeds/Motorcycles

**You** are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle 125cc or under during **your trip** for incidental and recreational use, please note General exclusion 8b.

## 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 or make changes to **your** policy.

Please call the Customer Services helpline immediately if there are any changes to the information set out in **your** Statement of Fact or on **your** schedule. **You** must also tell **us** 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 Declaration section of **your** policy.

If **you** are in any doubt, please call the Customer Services helpline.

When **we** are notified of a change, **we** will tell **you** 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 medical 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.

## Choice of law

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

1. **you** and **we** agree otherwise; or
2. 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 or Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## 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 document;
- information contained on **your** Statement of Fact and / or Demands and Needs Statement as issued by **us**;
- **your** schedule;
- any clauses endorsed on **your** policy, as set out in **your** schedule;
- the information under the heading "Important Information" which **we** provide to **you** when **you** take out **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 document 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.

## Customers with disabilities

This policy and other associated documentation is also available in large print, audio and Braille. If **you** require any of these formats please contact Customer Services.

## Use of language

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

## Your cancellation rights

**You** have a statutory right to cancel **your** policy within 14 days from the day of purchase of the contract or the day on which **you** receive **your** policy documentation, whichever is the later. If **you** wish to cancel, **you** will be entitled to a full refund of the premium paid provided **you** have not travelled, and there has been no claim or incident likely to give rise to a claim.

To cancel, please contact Customer Services.

If **you** do not exercise **your** right to cancel **your** policy, it will continue 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 document.

## Additional covers - refund of premiums

If **you** have purchased additional cover options with this policy, a refund will not be available on those additional covers unless **you** remove or cancel the additional cover options within the 14 day statutory cancellation period.

## General exclusions and conditions (These apply to the whole of your policy)

As with all travel insurance policies, there are some exclusions and conditions that **you** should be aware of and these apply to the whole policy.

### General exclusions

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 contributed to by any other cause or event: a) war; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or b) any action taken to prevent, control or suppress, or which in any way relates 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; or 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.	Any claim for <b>your</b> death, injury or disability resulting from; a) <b>your</b> suicide or attempted suicide; or b) <b>your</b> misuse of alcohol or drugs or <b>your</b> consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental harm, or where <b>your</b> judgement is affected causing <b>you</b> to take actions <b>you</b> would not usually take; or c) any exacerbation of an accepted medical condition caused by <b>your</b> misuse of alcohol or drugs.
4.	Any claim where during the <b>trip you</b> deliberately put <b>yourself</b> at risk of death, injury, illness or disability (unless <b>you</b> were trying to save human life).
5.	Any loss that is not specifically described in the cover sections of this policy, e.g. <b>we</b> will not pay for loss of earnings if <b>you</b> are unable to return to work due to injury or illness during <b>your trip</b> , or any payment which <b>you</b> would normally have made during <b>your</b> travels.
6.	Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to <b>you</b> .
7.	Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before <b>you</b> took out <b>your</b> policy.

8.	<p>Any claim for an incident which happens during the <b>trip</b> that results from:</p> <p>a. <b>you</b> flying an aircraft or taking part in other aerial activities not listed in the Leisure activities and Activity based holidays sections;</p> <p>b. <b>you</b> riding or being a passenger on a scooter, moped or motorcycle:</p> <ul style="list-style-type: none"> <li>• 125cc or under; unless <b>you</b> wear a crash helmet and, as a rider, <b>you</b> are fully licensed to use such a vehicle in the <b>UK</b>; or</li> <li>• over 125cc; unless this is <b>your</b> mode of transport from the <b>UK</b> and <b>you</b> wear a crash helmet and appropriate protective clothing; and, as a rider, <b>you</b> are fully licensed and insured to use this vehicle in the <b>UK</b>. <b>There is no cover for trips taken outside of Europe.</b></li> </ul> <p>c. <b>you</b> riding or being a passenger on a quad bike, all terrain vehicle or similar on or off road;</p> <p>d. <b>you</b> driving any motorised vehicle, unless <b>you</b> are fully licensed to drive such a vehicle in the <b>UK</b>;</p> <p>e. <b>you</b> driving or being a passenger in any motorised vehicle unless <b>you</b> have complied with all laws applying to use of that vehicle in the country <b>you</b> are visiting, for example, <b>you</b> must wear a seat belt where this is required by law;</p> <p>f. <b>you</b> involvement in paid or unpaid manual work or physical labour of any kind, other than charity and conservation work as shown in the Activity based holidays section;</p> <p>g. business travel unless this is shown on <b>your</b> schedule;</p> <p>h. business travel if <b>your</b> job is not wholly an office based role and <b>your</b> journey involves dealing with members of the public or any tasks other than clerical or administrative duties;</p> <p>i. <b>you</b> taking part in a leisure activity, activity based holiday or winter sports activity not listed in the Leisure activities, Activity based holidays or Winter sports activities sections;</p> <p>j. <b>you</b> taking part in any winter sports activity unless Winter sports cover is shown on <b>your</b> schedule;</p> <p>k. <b>you</b> taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;</p> <p>l. <b>you</b> sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall, regardless of its height, other than Artificial Wall Climbing listed in the Leisure Activities section.</p>
9.	Any claim resulting from a tropical disease where <b>you</b> have not had the recommended inoculations and/or taken the recommended medication.
10.	<p>Any claim for:</p> <p>a. unused travel or accommodation arranged by using Avios, loyalty or points based ownership schemes, timeshares or similar promotions;</p> <p>b. management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions;</p> <p>c. costs where these are recoverable from <b>your</b> travel and/or accommodation provider;</p> <p>d. the refund of any costs <b>you</b> have paid for on behalf of persons not named on <b>your</b> schedule;</p> <p>e. administration costs charged by <b>your</b> travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.</p>
11.	Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar (other than <b>your</b> pre-paid ski pack if Winter sports cover is shown on <b>your</b> schedule).
12.	Any claim because <b>you</b> do not feel like travelling, or <b>you</b> are not enjoying <b>your trip</b> .

## General conditions

1.	<p><b>You</b> must take reasonable care to provide complete and accurate answers to the questions <b>we</b> ask when <b>you</b> take out or make changes to <b>your</b> policy.</p> <p>If the information provided by <b>you</b> is not complete and accurate, <b>we</b> may:</p> <ul style="list-style-type: none"> <li>• revise the premium and/or amend the medical underwriting decision(s) for any declared pre-existing medical condition(s) which may result in an accepted condition being excluded; or</li> <li>• not pay any claim in full; or</li> <li>• cancel <b>your</b> policy and refuse to pay any claim.</li> </ul>
2.	<b>You</b> must take reasonable precautions to protect <b>yourself</b> and <b>your</b> property against any accident, injury, theft, loss or damage.
3.	If <b>we</b> make a payment before cover is confirmed and <b>our</b> claims investigation reveals that no cover exists under the terms of the policy, <b>you</b> must pay <b>us</b> back any amount <b>we</b> have paid, which <b>you</b> are not covered for.
4.	<b>You</b> must tell <b>us</b> as soon as possible after any injury, illness, incident or redundancy, or if <b>you</b> discover any loss or damage which may lead to a claim under this policy. <b>You</b> must also tell <b>us</b> if <b>you</b> are aware of any writ, summons or prosecution. <b>You</b> must send <b>us</b> every communication relating to a claim immediately.
5.	<b>You</b> , or any person acting for <b>you</b> , must not negotiate, admit or reject any claim without <b>our</b> permission in writing.
6.	<b>We</b> may refuse to pay any expenses for which <b>you</b> cannot provide receipts or bills.
7.	<b>You</b> or <b>your</b> legal representative must pay for any relevant certificates, information and evidence, which <b>we</b> may need to deal with <b>your</b> claim; for example death or medical certificates, police reports or purchase receipts. When there is a claim for injury or illness, <b>we</b> may ask for, and will pay for, any <b>insured person</b> to be medically examined on <b>our</b> behalf. <b>We</b> may also ask for, and will pay for, a post-mortem examination if any <b>insured person</b> dies.

8.	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, <b>we</b> are entitled to approach that insurer for a contribution towards the claim, and will only pay <b>our</b> share. This condition does not apply to the Personal accident or Holiday disruption benefit sections.
9.	<b>We</b> are entitled to take over and carry out in <b>your</b> name the defence or settlement of any legal action. <b>We</b> may also take proceedings at <b>our</b> own expense and for <b>our</b> own benefit, but in <b>your</b> name, to recover any payment <b>we</b> have made under this policy to anyone else.
10.	<b>You</b> cannot transfer <b>your</b> rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
11.	If <b>you</b> make a medical claim <b>you</b> will be asked to supply <b>your doctor's</b> name to enable <b>us</b> to access <b>your</b> medical records. This will help the treating doctors, and <b>us</b> , to provide <b>you</b> with the most appropriate treatment and assess whether cover applies. If <b>you</b> do not agree to provide this <b>we</b> may not deal with <b>your</b> claim.
12.	Following the expiry of <b>your</b> 14 day statutory cooling off period <b>you</b> continue to have the right to cancel <b>your</b> policy at any time during its term by contacting <b>us</b> , but no refund of premium will be available.
13.	<b>We</b> (or any agent <b>we</b> appoint and who acts with <b>our</b> specific authority) may cancel this policy by sending at least 7 days' written notice to <b>your</b> last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following: <ul style="list-style-type: none"> <li>• Where <b>we</b> reasonably suspect fraud.</li> <li>• Where <b>you</b> fail to co-operate with <b>us</b> or provide <b>us</b> with information or documentation <b>we</b> reasonably require and this affects <b>our</b> ability to process a claim or defend <b>our</b> interests.</li> <li>• Where <b>you</b> have not taken reasonable care to provide complete and accurate answers to the questions <b>we</b> ask. See the 'Contract of insurance' and 'Information and changes we need to know about' wordings in the 'Information about your travel insurance policy' section in this policy document and the separate 'Important Information' notices supplied.</li> </ul> If <b>we</b> cancel the policy, <b>you</b> will not be entitled to a refund of the premium paid in respect of the cancelled cover. Where <b>our</b> investigations provide evidence of fraud or a serious non-disclosure <b>we</b> may cancel the policy immediately, backdate the cancellation to the date of the fraud or cancel the policy from the date <b>you</b> took it out.
14.	The most <b>we</b> will pay for any claim is shown on <b>your</b> schedule; <b>we</b> will not pay more than the amount shown for any one incident.
15.	If <b>your</b> claim is in any way dishonest or exaggerated <b>we</b> will not pay any benefit under this policy or return any premium to <b>you</b> and <b>we</b> may cancel <b>your</b> policy immediately and backdate the cancellation to the date of the fraudulent claim. <b>We</b> may also take legal action against <b>you</b> .

## Medical Conditions

This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill.

It does not cover:

- non emergency treatment; or
- any treatment that you knew you might need whilst on your trip; or
- claims arising from any pre-existing medical conditions unless declared to and accepted in writing by us.

It is therefore very important that you read the Medical Declaration section, and provide complete and accurate information. The Medical Declaration applies when you buy your travel insurance policy and before you travel; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

## Medical Declaration - applicable to each insured person

1.	At the time of buying <b>your</b> policy <b>you</b> must tell <b>us</b> if <b>any insured person</b> : <ol style="list-style-type: none"> <li>a. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months;</li> <li>b. is under investigation or awaiting results for any diagnosed or undiagnosed medical condition;</li> <li>c. is on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition;</li> <li>d. has received a terminal prognosis;</li> <li>e. is travelling against the advice of a <b>doctor</b> or purposely travels without medical advice when it was reasonable for the <b>insured person</b> to have consulted a <b>doctor</b>;</li> <li>f. knows of any <b>close relative</b>, <b>close business colleague</b>, <b>travelling companion</b> or person <b>you</b> plan to stay with, (and upon whose good health <b>your</b> trip depends), who has a serious illness, injury or disease which could affect <b>your</b> decision to take or continue <b>your</b> trip.</li> </ol>
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2.	If, between buying <b>your</b> policy and the departure date <b>you</b> are referred to a Consultant/Specialist, attend A&E or are admitted to a hospital, <b>your</b> policy will cover <b>you</b> for cancellation of <b>your trip</b> . Please note however, that if <b>you</b> still wish to travel <b>you</b> must call the Customer Services helpline number immediately and they will advise <b>you</b> if <b>you</b> will be covered for Emergency medical and Associated expenses or <b>abandonment</b> claims relating to this condition.
3.	If, between buying <b>your</b> policy and the departure date anyone upon whose good health <b>your trip</b> depends, such as a <b>close relative</b> or a <b>travelling companion</b> , is referred to a Consultant/Specialist, attends A&E or is admitted to a hospital, <b>your</b> policy will cover <b>you</b> for cancellation of <b>your trip</b> . Please note however, that if <b>you</b> still wish to travel <b>you</b> must call the Customer Services helpline number immediately and they will advise <b>you</b> if <b>you</b> will be covered for <b>abandonment</b> claims relating to this condition.
4.	If <b>you</b> or anyone upon whose good health <b>your trip</b> depends, is referred to a Consultant/Specialist, attends A&E or is admitted to a hospital, after <b>you</b> have bought <b>your</b> policy but prior to paying any final balance due for <b>your trip</b> , <b>you</b> must call the Customer Services helpline number immediately. We will advise <b>you</b> if <b>you</b> will be covered for claims relating to this condition. Please note, if <b>you</b> do not do this it will affect <b>your</b> claim if <b>you</b> have to cancel <b>your trip</b> .

#### Important note:

It is very important that **you** comply with the terms of the Medical Declaration. **We** will not pay any claim which is related to a pre-existing medical condition unless **your** condition has been declared to **us** and shown as accepted on **your** schedule.

## Before you leave home

### Cancellation

If this happens...	Am I covered?
Imagine you're going on holiday tomorrow when something totally upsets your plans – like a flash flood that makes your home unfit to live in. Could you claim for a cancelled holiday?	In a word, yes.

If **you** need to cancel **your trip**, **we** will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own personal travel and accommodation (including **excursions** and unused kennel, cattery or professional pet sitter fees), up to the limits shown on **your** schedule, if after **you** took out **your** policy **you** have to cancel for any of the following reasons.

1.	<b>You</b> are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill or dies: a. a <b>close relative</b> ; or b. a <b>close business colleague</b> ; or c. the person <b>you</b> were going to stay with.
3.	<b>You</b> are called for jury service or as a witness in a court of law during the <b>period of insurance</b> .
4.	<b>You</b> are made redundant.
5.	<b>Your home</b> is made uninhabitable by fire, storm or severe/adverse weather.
6.	The police need to speak to <b>you</b> because <b>your home</b> or place of work has been burgled.

**You** will also be covered if a cancellation is unavoidable because **your travelling companion** is unable to travel due to any of the reasons listed above.

### Special conditions

1.	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 <b>your trip</b> .
2.	All claims must be supported by documentary evidence that <b>you</b> have been unable to obtain a refund from the travel and/or accommodation provider.

### Excess

The **excess** is shown on **your** schedule. In the event of a claim for loss of deposit only, **you** will be responsible for the loss of deposit **excess** as shown on **your** schedule.  
The maximum **you** will have to pay is twice the excess if two or more **insured persons** cancel the same **trip**.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any claim for a medical condition if any of the following applied when <b>you</b> took out <b>your</b> policy. <b>You:</b> 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 <b>us</b> ; b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b> ; 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 <b>us</b> ; d. had been told <b>you</b> have a terminal illness.
3.	Any claim for a medical condition if any person upon whose good health <b>your trip</b> depends had a serious, chronic or recurring illness, injury or disease which <b>you</b> were aware of at the date <b>you</b> took out <b>your</b> policy unless the condition was disclosed to and accepted by <b>us</b> .
4.	Any claim for a medical condition where <b>you</b> or anyone upon whose good health <b>your trip</b> depends has been referred to a Consultant/Specialist, attended A&E or been admitted to a hospital between buying <b>your</b> policy and the departure date unless disclosed to and accepted by <b>us</b> .
5.	Any claim for a medical condition <b>you</b> were planning to get treatment for during <b>your trip</b> .
6.	Any claim for dismissal, misconduct, resignation or voluntary redundancy.
7.	Any claim for redundancy if <b>you</b> or <b>your travelling companion</b> knew of the redundancy when <b>you</b> took out <b>your</b> policy or where <b>you</b> cannot provide written evidence that the reason <b>you</b> or <b>your travelling companion</b> left the job was due to redundancy.
8.	Any claim where <b>you</b> knew, at the time <b>you</b> took out <b>your</b> policy that <b>you</b> or <b>your travelling companion</b> would be unable to travel.

## While you're travelling

### Missed international departure

**Remember, this cover does not apply to trips taken within the UK.**

If this happens...	Am I covered?
Making a connecting flight can sometimes be a bit tricky. Say a delayed flight from Edinburgh to Heathrow makes you miss your onward flight to Florida. All your plans will be up in the air. So can you make a claim?	Yes. To help you reach your final destination, you're covered for additional costs up to the limit shown on your schedule.

If **you** arrive too late at your **point of international departure** to check in and/or board **your** transport as a direct result of:

1.	Delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2.	Accidental damage to, or breakdown of the vehicle in which <b>you</b> are travelling. <b>We</b> will pay up to the limits shown on <b>your</b> schedule for extra travel and accommodation costs <b>you</b> have to pay to reach <b>your</b> : a. destination on <b>your</b> outward journey from the <b>UK</b> ; or b. <b>home</b> on <b>your</b> return journey.

### Special conditions

1.	If <b>you</b> miss <b>your</b> transport due to one of the reasons listed above <b>you</b> must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
2.	<b>You</b> must request a report from the repairer or breakdown assistance provider if <b>you</b> are claiming because the vehicle <b>you</b> were travelling in had an accident or broke down.
3.	<b>You</b> must request evidence from the transport provider if <b>your</b> scheduled public transport is delayed or cancelled.
4.	All claims must be supported by documentary evidence of the costs <b>you</b> have incurred.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any claim if <b>your trip</b> is solely within the <b>UK</b> .
3.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time <b>you</b> took out <b>your</b> policy.
4.	Any claim where a possible reason for any delay or cancellation was public knowledge or had been reported by the media when <b>you</b> took out <b>your</b> policy.
5.	Any claim where <b>you</b> have not allowed sufficient time, or done everything <b>you</b> reasonably can, to get to the <b>point of international departure</b> for the time specified on <b>your</b> ticket/itinerary.
6.	Any claim where the carrier has offered <b>you</b> suitable alternative transport.

## Delayed departure after check-in

**Don't forget. Cover under this section only applies to your outward international journey from the UK and your final international return journey to the UK. It doesn't apply for any internal and/or onward connecting travel.**

If this happens...	Am I covered?
The weather doesn't always play fair. So say your flight from Heathrow to Paris is delayed due to a snow storm. Can you make a claim for the inconvenience?	Yes. You can claim a benefit for delayed departure after your flight has been delayed for 12 hours. If your flight is delayed for 24 hours, or cancelled by the airline, you can claim for abandonment of your trip.

If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure**, we will pay **you** either:

1.	the benefit shown on <b>your</b> schedule for each full 12 hour period that the ship, aircraft or train is delayed; or
2.	up to the limits shown on <b>your</b> schedule (including <b>excursions</b> and unused kennel, cattery or professional pet sitter fees), for <b>your</b> own unused personal travel and accommodation costs which <b>you</b> have paid or legally have to pay but cannot get back if the delay lasts for more than 24 hours on <b>your</b> outward journey from the <b>UK</b> , and <b>you</b> choose to <b>abandon your trip</b> .

## Special condition

**We** will work out the length of the delay from the date and time of **your** scheduled departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for delay.

## Excess

The **excess** is shown on **your** schedule.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	More than one item under this section.
3.	Any claim for internal and/or onward connecting travel.
4.	Any claim if <b>your trip</b> is solely within the <b>UK</b> .
5.	Any claim if a delay of the ship, aircraft or train on which <b>you</b> are booked to travel does not happen at <b>your point of international departure</b> .
6.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time <b>you</b> took out <b>your</b> policy.
7.	Any claim where a possible reason for any delay or cancellation was public knowledge or had been reported by the media when <b>you</b> took out <b>your</b> policy.

## Missed connection outside of the UK

If this happens...	Am I covered?
Imagine you're sitting on a train from Pisa to Rome. Unfortunately it's moved just half a mile in the last 30 minutes. Which means you've missed your onward flight to Madrid. Can you make a claim for your expenses?	Yes. You can claim for any extra accommodation and travel costs so that you can reach your next destination as shown on your ticket or itinerary.

If as a direct result of a scheduled public transport service on which **you** are booked to travel not running to its published timetable, **you** miss a pre-booked onward connection outside of the **UK**, we will pay for extra accommodation and travel costs **you** have to pay to reach the next destination shown on **your** ticket/itinerary.

### Special condition

1.	If <b>you</b> have missed or will miss a travel connection, <b>you</b> must contact the Travel Assistance helpline and <b>we</b> will contact the carrier for <b>you</b> (if a late arrival is possible) or will make alternative travel arrangements for <b>you</b> , up to the limit shown on <b>your</b> schedule. Any cost incurred may have to be paid by <b>you</b> and be submitted as a claim.
2.	<b>You</b> must provide written confirmation from the carrier or their handling agents of the reason for the service not running to its published timetable.

### Excess

The **excess** is shown on **your** schedule.

### What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any claim where <b>you</b> have not allowed sufficient time to make the travel connections shown on <b>your</b> ticket/itinerary e.g. transfers between terminals, airports, ports or stations.
3.	Any claim for missed connection in relation to a journey that was not pre-booked before <b>you</b> left the <b>UK</b> .
4.	Any claim for <b>abandonment of your trip</b> following a missed connection.
5.	Any claim made because <b>you</b> did not enjoy <b>your trip</b> .
6.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time <b>you</b> took out <b>your</b> policy.
7.	Any claim where a possible reason for any delay was public knowledge or had been reported by the media when <b>you</b> took out <b>your</b> policy.
8.	Any claim where <b>you</b> have not done everything <b>you</b> can reasonably do to get to the departure point for the time specified on <b>your</b> ticket/itinerary.

## At your destination

### Abandoning your holiday

If this happens...	Am I covered?
There you are waiting at the airport when things take an unexpected turn. Your travelling companion has a fall and breaks their leg, so can't accompany you. Question is, can you abandon your trip?	Yes, you will be able to claim for abandonment of your trip.

If **you** have to unavoidably **abandon your trip** and return **home** early **we** will pay up to the limits shown on **your** schedule for:

- additional travel costs (if **you** cannot use **your** return ticket); and/or
  - accommodation costs (of a similar standard to the travel and/or accommodation **you** had booked for **your trip**); and/or
  - unused accommodation costs that each **insured person** has paid and cannot get back (including **excursions** and unused kennel, cattery or professional pet sitter fees)
- if any of the following happen after **you** have left **home**.

1.	<b>You</b> are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill or dies: a) a <b>close relative</b> ; or b) a <b>close business colleague</b> ; or c) the person <b>you</b> were going to stay with.
3.	<b>Your home</b> is made uninhabitable by fire, storm or severe/adverse weather.
4.	The police need to talk to <b>you</b> because <b>your home</b> or place of work has been burgled.
<b>You</b> will also be covered if <b>abandonment</b> is unavoidable because <b>your travelling companion</b> is unable to continue the <b>trip</b> due to one of the reasons listed above.	

### Special conditions

1.	If <b>you</b> need to return <b>home</b> and intend to make a claim under this section, <b>you</b> must phone the Medical emergency assistance provider as soon as reasonably possible.
2.	If <b>you</b> cannot use <b>your</b> return ticket and <b>we</b> pay additional travel costs to allow <b>you</b> to <b>abandon your trip</b> , <b>your</b> unused travel ticket will then belong to <b>us</b> .
3.	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 <b>abandon your trip</b> .

### Excess

The <b>excess</b> is shown on <b>your</b> schedule. The maximum <b>you</b> will have to pay is twice the excess if two or more <b>insured persons</b> <b>abandon</b> the same <b>trip</b> .	
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### What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any claim for a medical condition if any <b>insured person</b> has travelled against the advice of a <b>doctor</b> or purposely travelled without medical advice when it was reasonable for them to have consulted a <b>doctor</b> .
3.	Any claim for a medical condition if any of the following applied when <b>you</b> took out <b>your</b> policy. <b>You:</b> 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 <b>us</b> ; b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b> ; 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 <b>us</b> ; d) had been told <b>you</b> have a terminal illness.
4.	Any claim for a medical condition if any person upon whose good health <b>your trip</b> depends had a serious, chronic or recurring illness, injury or disease which <b>you</b> were aware of at the date <b>you</b> took out <b>your</b> policy unless the condition was disclosed to and accepted by <b>us</b> .
5.	Any claim for a medical condition where <b>you</b> or anyone upon whose good health <b>your trip</b> depends have been referred to a Consultant/Specialist, attended A&E or have been admitted to a hospital between buying <b>your</b> policy and the departure date unless disclosed to and accepted by <b>us</b> .
6.	Any claim for a medical condition for which <b>you</b> were planning to get medical treatment during <b>your trip</b> .
7.	Any claim which was not authorised by <b>our</b> Medical emergency assistance provider before <b>you</b> returned <b>home</b> .
8.	Any claim for additional travelling costs if prior to <b>your</b> departure from the <b>UK</b> <b>you</b> have not purchased a return ticket back to the <b>UK</b> .
9.	Any claim where <b>you</b> knew, prior to departure on <b>your trip</b> that <b>you</b> may need to return <b>home</b> early.

## Emergency medical and associated expenses

If this happens...	Am I covered?
One moment you and the family are happily splashing about at the water park. The next you slip, break your wrist, end up in hospital and may even need surgery. Can you make a claim?	Absolutely. You would be able to claim for any medically necessary treatment whilst on holiday.

If <b>you</b> are injured, fall ill, are quarantined or die during <b>your trip</b> , <b>we</b> will cover <b>you</b> up to the limits shown on <b>your</b> schedule for:	
<b>1. Emergency treatment</b>	<p>a) emergency medical treatment (including rescue services to take <b>you</b> to hospital) outside of the <b>UK</b>;</p> <p>b) dental treatment for emergency pain relief outside the <b>UK</b>.</p>
<b>2. Associated expenses</b>	<p>a) extra charges for half board accommodation (of a similar standard to the accommodation <b>you</b> had booked for <b>your trip</b>) if it is medically necessary for <b>you</b> to stay after the date <b>you</b> were going to return <b>home</b>. <b>We</b> will also pay travel costs, which <b>you</b> have to pay to get back to <b>your home</b> if <b>you</b> cannot use <b>your</b> return ticket;</p> <p>b) the cost of burying or cremating <b>you</b> in the country where <b>you</b> die;</p> <p>c) the cost of returning <b>your</b> body or ashes to <b>your home</b>;</p> <p>d) the cost of getting <b>you home</b>, if it is medically necessary because <b>you</b> are seriously injured or fall seriously ill during <b>your trip</b> and <b>you</b> cannot use <b>your</b> return ticket.</p> <p>If <b>our</b> Medical emergency assistance provider and the treating doctor agree that it is necessary, <b>we</b> will also pay travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with <b>you</b> or travel to be with <b>you</b>.</p>
<b>3. Holiday disruption</b>	<p>If <b>you</b> are claiming for medical expenses that are covered under this section, <b>we</b> will also pay <b>you</b> a benefit for each full 24 hours for the disruption to <b>your trip</b> up to the limits shown on <b>your</b> schedule if:</p> <ol style="list-style-type: none"> <li><b>you</b> are in hospital receiving in-patient treatment for more than 24 consecutive hours; or</li> <li><b>you</b> are confined to <b>your</b> accommodation on the advice of the treating doctor for more than 24 consecutive hours.</li> </ol>

### Special conditions

1.	<p><b>You</b> must phone the Medical emergency assistance helpline number before <b>you</b> make any arrangements if an illness or injury means that <b>you</b>:</p> <ul style="list-style-type: none"> <li>need to seek emergency medical advice; or</li> <li>are told by the treating doctor that <b>you</b> need to visit them for repeat treatments; or</li> <li>that <b>you</b> are going to require tests or investigations as an out-patient; or</li> <li>are told that <b>you</b> need to go into hospital as an in-patient.</li> </ul> <p>If <b>you</b> cannot call before <b>you</b> are admitted as an in-patient because the condition is serious, <b>you</b> must contact the Medical emergency assistance helpline number as soon as possible after <b>you</b> go into hospital. An experienced Medical emergency assistance co-ordinator will deal with <b>your</b> enquiry and make sure that where necessary:</p> <ul style="list-style-type: none"> <li>hospitals are contacted; and/or</li> <li>medical fees are guaranteed; and/or</li> <li>medical advisers are consulted.</li> </ul>
2.	<p>If <b>you</b> are injured or fall ill during <b>your trip</b>, <b>our</b> Medical emergency assistance provider may move <b>you</b> from one hospital to another and/or arrange for <b>you</b> to return to the <b>UK</b> at any time. They will only do this if they and the treating doctor think that it is safe for <b>you</b> to be moved or returned to the <b>UK</b>.</p>

### Excess

The <b>excess</b> is shown on <b>your</b> schedule.
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### What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any claim for a medical condition if any <b>insured person</b> has travelled against the advice of a <b>doctor</b> or purposely travels without medical advice when it was reasonable for them to have consulted a <b>doctor</b> .

3.	Any claim for a medical condition if any of the following applied when <b>you</b> took out <b>your</b> policy. <b>You:</b> 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 <b>us</b> ; b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b> ; 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 <b>us</b> ; d) had been told <b>you</b> have a terminal illness.
4.	Any claim for a medical condition where <b>you</b> have been referred to a Consultant/Specialist, attended A&E or admitted to a hospital between buying <b>your</b> policy and the departure date unless disclosed to and accepted by <b>us</b> .
5.	Any claim for a medical condition for which <b>you</b> were planning to get medical treatment during <b>your trip</b> .
6.	Any claim for: a) treatment received in the <b>UK</b> ; b) the cost of in-patient hospital treatment, outpatient treatment or going <b>home</b> early that <b>our</b> 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 <b>you</b> originally went to hospital for; d) any form of treatment that <b>your</b> treating doctor and <b>our</b> Medical emergency assistance provider think can reasonably wait until <b>you</b> return <b>home</b> ; e) cosmetic surgery, unless considered necessary as a medical emergency and agreed with <b>our</b> Medical emergency assistance provider; f) medication which, at the time <b>your trip</b> started, <b>you</b> knew that <b>you</b> would need while <b>you</b> were away; g) any extra costs because <b>you</b> have requested a single or private room; h) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre; i) any treatment after <b>you</b> have returned <b>home</b> .
7.	Costs incurred following <b>your</b> decision not to move hospital or return to the <b>UK</b> after the date when it was deemed safe for <b>you</b> to do so by <b>our</b> Medical emergency assistance provider and <b>your</b> treating doctor.
8.	Any claim for Holiday disruption: a) where the period in hospital or confined to accommodation is less than 24 consecutive hours; b) for any <b>insured person</b> not being treated as an in-patient or confined to their accommodation on medical advice; c) where there is no valid claim for emergency treatment.

## Personal accident

If this happens...	Am I covered?
It doesn't bear thinking about. But what if you're on holiday and unlucky enough to be involved in a road traffic crash that means a limb has to be amputated? Are you entitled to any benefit?	Yes. You'll be able to claim under this section for loss of a limb up to the limit shown on your schedule.

**We will cover you**, up to the limits shown on **your** schedule, if **you** suffer an accidental bodily injury during **your trip** which requires urgent and immediate medical attention that leads solely, directly and independently to **your**:

1.	Death; or
2.	<b>loss of one or more limbs</b> and/or the <b>total loss of sight</b> in one or both eyes; or
3.	<b>permanent total disablement</b> after 104 weeks from the date <b>you</b> incurred the injury, (except where compensation is paid under item 2 above).

## Special conditions

1.	The death or disability must happen within one year of the accident.
2.	<b>You</b> can only claim for one item under this section, regardless of the number of injuries sustained.
3.	The benefit will be paid to <b>you</b> or <b>your</b> legal representative. If <b>you</b> die, the benefit will be paid into <b>your</b> estate.

## What is not covered

1.	Anything mentioned in the General exclusions.
2.	Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
3.	Any claim as a result of <b>you</b> taking part in any activity where the Personal accident section is specifically excluded in the Leisure activities or Winter sports section.

## Personal liability

If this happens...	Am I covered?
Imagine you're staying in a rented villa booked through a local tour operator and you accidentally break a glass door. Will this policy cover you for the costs of repair?	Yes. You're covered for any money you legally have to pay after deduction of the excess. You're also covered for any legal costs or expenses that you have to pay in relation to the accident or damage.

We will cover **you** up to the limits shown in **your** schedule for:

1.	any money that <b>you</b> legally have to pay that relates to an accident during <b>your trip</b> which causes: <ol style="list-style-type: none"> <li>death or physical injury to any person;</li> <li>loss or damage to property;</li> <li>loss or damage to temporary holiday accommodation which is not owned by <b>you</b>.</li> </ol>
2.	<b>We</b> will also pay legal costs and expenses incurred by <b>you</b> in relation to the accident. <b>You</b> must obtain <b>our</b> consent in writing before incurring any cost or expense.

## Excess

The **excess** applicable to occupation of temporary holiday accommodation is shown on **your** schedule.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) <b>you</b> have to pay.
3.	Liability arising from: <ol style="list-style-type: none"> <li>death or injury of members of <b>your</b> household or people who work for <b>you</b>;</li> <li>loss of or damage to property which belongs to <b>you</b> or is under:                 <ol style="list-style-type: none"> <li><b>your</b> control;</li> <li>the control of a member of <b>your</b> household;</li> <li>the control of people who work for <b>you</b>.</li> </ol> </li> <li><b>your</b> job;</li> <li><b>your</b> involvement in paid or unpaid manual work or physical labour of any kind;</li> <li><b>you</b> owning or occupying any land or building, unless <b>you</b> are occupying any temporary holiday accommodation, which is not owned by <b>you</b> in which case <b>you</b> will be responsible for the <b>excess</b> as shown on <b>your</b> schedule;</li> <li><b>you</b> owning or using:                 <ol style="list-style-type: none"> <li>animals (except domestic animals);</li> <li>firearms (except sporting guns used for clay-pigeon shooting);</li> <li>motorised vehicles;</li> <li>vessels (except manually-propelled watercraft); or</li> <li>aircraft of any description, including unpowered flight.</li> </ol> </li> <li><b>you</b> taking part in any leisure activity or activity based holiday where Personal liability is specifically excluded in the Leisure activities, Activity based holidays or Winter sports sections.</li> </ol>

## Legal expenses and advice

If this happens...	Am I covered?
Say you had a fall on holiday, broke your hip and needed an operation. That's unlucky enough. But then imagine returning home to find that the operation was done incorrectly and you now need further surgery that means you'll be off work for months. Can you make a claim?	Yes. You can claim for medical negligence and also loss of earnings.

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.

The cover in this section is included in **your** travel insurance and can be used by anyone named on **your** schedule.

## Legal expenses cover

**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** provided that:

- |    |  |
|----|--|
| 1. | the insured incident occurs within the <b>territorial limits</b> and during the <b>period of insurance</b> .   |
| 2. | <b>prospects of success</b> exist for the duration of the claim.   |
| 3. | in respect of any appeal or defence of an appeal, it has been reported to <b>us</b> at least 10 working days prior to the deadline for any appeal.   |
| 4. | an <b>insured person</b> reports an insured incident to <b>us</b> as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section. |

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 shown on **your** schedule.

## 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 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.

Call the helpline number shown at the front of this document, there are no consultation fees and lines are open 24 hours a day, 365 days a year.

## Making a claim

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 document apply where appropriate; however, the following definitions only apply to this section of the policy

<b>Appointed representative</b>	A suitably qualified person appointed by <b>us</b> to act on <b>your</b> behalf.
<b>Costs and expenses</b>	<ol style="list-style-type: none"><li>1. All reasonable and necessary legal costs charged by the <b>appointed representative</b> and agreed by <b>us</b>.</li><li>2. Legal costs which <b>you</b> have been ordered to pay by a court or other body which <b>we</b> have agreed to or authorised.</li></ol>
<b>Legal proceedings</b>	The pursuit of a claim for damages.
<b>Medical treatment</b>	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 <b>your</b> clinical care.
<b>Prospects of success</b>	In respect of all claims it is always more likely than not that <b>you</b> will: <ol style="list-style-type: none"><li>1. recover damages or obtain any other legal remedy which <b>we</b> have agreed to;</li><li>2. make a successful defence;</li><li>3. make a successful appeal or defence of an appeal;</li><li>4. recover damages which are higher than any <b>costs and expenses</b> which may be incurred.</li></ol> Prospects of success will be assessed by <b>us</b> or an <b>appointed representative</b> on <b>our</b> behalf.
<b>Territorial limits</b>	The <b>area covered</b> specified in <b>your</b> schedule.

## Special conditions

The following conditions apply to this section. Also refer to the General conditions section.	
1. Claims – <b>your</b> duty	<b>You</b> must report an insured incident to <b>us</b> 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	<p>a) On acceptance of a claim, if appropriate, <b>we</b> will appoint an <b>appointed representative</b></p> <p>b) (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 <b>UK</b>, <b>you</b> are free to nominate an <b>appointed representative</b> by sending <b>us</b> the name and address of the suitably qualified person.</p> <p><b>You</b> must confirm either:</p> <ul style="list-style-type: none"> <li>• that the person <b>you</b> nominate will not charge more than the <b>appointed representative we</b> would have appointed; or</li> <li>• that <b>you</b> are willing to pay the difference between the cost of using <b>your</b> nominated <b>appointed representative</b> and the cost of using <b>our</b> choice of <b>appointed representative</b>.</li> </ul> <p>c) If <b>we</b> do not agree to <b>your</b> choice of <b>appointed representative</b> under condition 2b above, <b>you</b> may choose another suitably qualified person.</p> <p>d) If there is still a disagreement with regard to the <b>appointed representative</b>, <b>we</b> will ask the president of a relevant national law society to choose a suitably qualified person to represent <b>you</b>. <b>We</b> and <b>you</b> must accept such choice.</p> <p>e) In all other circumstances <b>we</b> will be free to choose an <b>appointed representative</b>.</p> <p>f) An <b>appointed representative</b> will be appointed by <b>us</b> and represent <b>you</b> according to <b>our</b> standard terms of appointment</p>
3. Claims - <b>Our</b> rights and <b>your</b> obligations	<p>a) <b>We</b> will have direct access to the <b>appointed representative</b> who will, upon request, provide <b>us</b> with any information or opinion on <b>your</b> claim;</p> <p>b) <b>You</b> must co-operate fully with <b>us</b> and the <b>appointed representative</b> and must keep <b>us</b> up-to-date with the progress of the claim;</p> <p>c) At <b>our</b> request <b>you</b> must give the <b>appointed representative</b> any instructions that <b>we</b> require;</p> <p>d) <b>You</b> must notify <b>us</b> immediately if anyone offers to settle a claim or makes a payment into court;</p> <p>e) If <b>you</b> do not accept the recommendation of the <b>appointed representative</b> to accept a reasonable offer or payment into court to settle a claim, <b>we</b> may refuse to pay further <b>costs and expenses</b>;</p> <p>f) No agreement to settle on the basis of both parties paying their own costs is to be made without <b>our</b> prior approval.</p>
4. Discontinuance of a claim	<p>If <b>you</b>:</p> <p>a) settle a claim or withdraw a claim without <b>our</b> prior agreement;</p> <p>b) do not give suitable instructions to the <b>appointed representative</b>;</p> <p>c) dismiss an <b>appointed representative</b> without <b>our</b> prior consent, <b>our</b> consent not to be withheld without good reason;</p> <p>The cover <b>we</b> provide will end immediately and <b>we</b> will be entitled to re-claim any <b>costs and expenses we</b> have incurred from <b>you</b>.</p>
5. Recoveries	<b>You</b> must take every available step to recover <b>costs and expenses</b> that <b>we</b> have to pay and must pay <b>us</b> any <b>costs and expenses</b> that are recovered.
6. Disputes	If any difference arises between <b>us</b> and <b>you</b> in respect of the acceptance, refusal, control or handling of any claim under this section, <b>you</b> can take the steps outlined in <b>our</b> complaints procedure stated under 'Our Promise of Service'.
7. Arbitration	<b>You</b> have the right to refer any difference that arises between <b>us</b> and <b>you</b> 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 <b>us</b> and <b>you</b> . If there is a disagreement with regard to the choice of counsel, <b>we</b> 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 against whom the decision is made.

## What is not covered

1.	Anything mentioned in the General exclusions.
2.	Any claim if <b>you</b> do not keep to the terms, conditions and exclusions of this section.
3.	A dispute between <b>you</b> and <b>us</b> .
4.	A dispute between <b>you</b> and someone <b>you</b> were travelling with, a person related to <b>you</b> or another <b>insured person</b> .

5.	Any claim where <b>you</b> are more specifically insured or any amount <b>you</b> cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
6.	Any claim relating to <b>you</b> driving a motor vehicle without a valid licence and/or insurance.
7.	Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
8.	Any claim from deep vein thrombosis (DVT) or its symptoms that result from travelling by air.
9.	Any claim in respect of libel or slander.
10.	<b>Costs and expenses</b> incurred prior to <b>our</b> written acceptance of a claim.
11.	<b>We</b> will not pay for <b>costs and expenses</b> which have been incurred by the <b>appointed representative</b> on a contingency fee basis.
12.	Any legal action <b>you</b> take which <b>we</b> have not agreed to or where <b>you</b> do anything to hinder <b>us</b> or the <b>appointed representative</b> .
13.	Any claim deliberately or intentionally caused by <b>you</b> .
14.	Any fines, penalties, compensation or damages which <b>you</b> are ordered to pay by a court or other authority.
15.	An application for judicial review.
16.	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.

#### 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 [www.legislation.gov.uk](http://www.legislation.gov.uk) or contact the Citizens Advice Bureau.

## Catastrophe cover

This section only operates if you have booked your accommodation independently and directly with the accommodation provider.

If this happens...	Am I covered?
In the unlikely event that your accommodation is destroyed by fire, and you're left with nowhere to stay, are you covered?	Yes. If you've independently booked your accommodation directly with the provider we will cover you for additional transport and accommodation costs to help you continue your holiday.

**We** will cover **you** up to the limits shown in **your** schedule for additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation, due to avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami occurring during **your trip**.

## Special conditions

1.	Extra accommodation costs must be for a similar standard of accommodation to that in which <b>you</b> were originally staying.
2.	<b>You</b> must provide written confirmation from the provider of the accommodation and/or the local or national authorities that <b>you</b> were forced to leave <b>your</b> independently booked and prepaid accommodation and the reason for this.
3.	<b>You</b> must provide receipts for any extra accommodation or travel costs incurred if <b>you</b> are forced to move from <b>your</b> independently booked and prepaid accommodation.

## Excess

The **excess** is shown on **your** schedule.

## What is not covered

1.	Anything mentioned in the General exclusions.
2.	Any transport costs incurred in returning to <b>your home</b> .
3.	Any prepaid accommodation costs that can be claimed back from <b>your</b> accommodation provider.
4.	Any claim where the catastrophe, as described above, had already occurred at the time <b>you</b> took out <b>your</b> policy or booked <b>your trip</b> , whichever is later.
5.	Any claim where the provider of the accommodation and the local or national authorities did not deem it necessary for <b>you</b> to leave <b>your</b> prepaid accommodation.

## Emergency travel document expenses

Contact the Travel Assistance helpline number shown at the front of this document for advice on how to obtain an Emergency Travel Document abroad.

If this happens...	Am I covered?
"Has anyone seen my passport?" If you happen to lose yours while you're abroad and have to organise a temporary one to get back home, rest easy. You're covered.	Simply contact us on the Travel Assistance helpline and we'll advise you on how to obtain a temporary or emergency passport. Just remember that you need to report the loss to the local police and request a written police report.

We will pay up to the limits shown on **your** schedule for the cost of an Emergency travel document and extra travel, accommodation and communication expenses in relation to obtaining the new document; if **your** passport or visa is lost, stolen or damaged while **you** are outside of the **UK** and this would prevent **you** from leaving the country or continuing **your trip**.

If **you** are unable to use **your** return ticket to the **UK**, we will also pay towards the cost of additional travel expenses (of a similar standard **you** had booked for **your trip**) to allow **you** to return **home**.

## Special conditions

1.	<b>You</b> must always take reasonable care to keep <b>your</b> passport and visa safe. If <b>your</b> passport or visa is lost or stolen <b>you</b> must take all reasonable steps to get them back.
2.	All claims must be supported by documentary evidence of the costs <b>you</b> have incurred.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any loss or theft of <b>your</b> passport or visa if <b>you</b> do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.
3.	The cost of purchasing a new replacement passport or visa.
4.	Any claim for travel and accommodation expenses if: a) <b>you</b> have not purchased <b>your</b> return ticket to the <b>UK</b> before <b>you</b> depart on <b>your trip</b> ; or b) <b>you</b> are travelling on an open-ended ticket and have not confirmed a return date to the <b>UK</b> with the airline.
5.	Any claim for travel and accommodation expenses of any other <b>insured persons</b> who could continue to travel without <b>you</b> but decide to stay with <b>you</b> .

## Personal money

If this happens...	Am I covered?
What happens if you're happily doing some sightseeing, only to find that you've been pickpocketed and your cash is gone?	Don't worry. You won't be left out of pocket. You can claim for the loss of your cash up to the limits shown on your schedule.

We will cover **you** up to the limits shown in **your** schedule for loss or theft of **your personal money** during **your trip**.

## Special conditions

1.	<b>You</b> must always take reasonable care to keep <b>your personal money</b> safe. If <b>your personal money</b> is lost or stolen <b>you</b> must take all reasonable steps to get it back.
2.	<b>You</b> must be able to provide evidence that <b>you</b> owned the lost or stolen <b>personal money</b> and how much it is worth, for example proof of withdrawal or a currency exchange receipt. If <b>you</b> do not, it may affect <b>your</b> claim.
3.	<b>You</b> must report any loss or theft to the police within 24 hours of discovery or as soon as reasonably possible and request a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of the loss or theft such as a letter from <b>your</b> transport company, accommodation provider, vehicle hire company or repairer).

## Excess

The **excess** is shown on **your** schedule.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any loss or theft which <b>you</b> do not report to the police within 24 hours of discovery or as soon as reasonably possible and get a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of loss such as a letter from <b>your</b> transport company, accommodation provider, vehicle hire company or repairer).
3.	Any <b>personal money</b> which is delayed, detained or confiscated by customs or other officials.
4.	Loss or theft of bonds, securities or documents of any kind.
5.	Loss or theft of <b>personal money</b> not carried in your hand baggage and fully accessible to you while you are travelling.
6.	Theft of <b>personal money</b> which <b>you</b> have deliberately left <b>unattended</b> .
7.	Theft of <b>personal money</b> from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
8.	Shortages due to a mistake or loss due to a change in exchange rates.

## Delayed baggage

If this happens...	Am I covered?
You arrive at the airport after a long flight, but your baggage doesn't arrive with you.	Don't worry. If your baggage is delayed for more than 12 hours we'll help you replace essential items by paying up to the limit shown on your schedule.

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay up to the limit shown on **your** schedule for replacement of essential items.

## Special conditions

To claim under this section, **you** must keep the receipts of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

## What is not covered

1.	Anything mentioned in the General exclusions section.
2.	Any claim for baggage delayed or detained by customs or other officials.

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## 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** have a complaint about:

- A claim **you** have made, **you** can telephone **0345 307 8556** and ask **your** contact to review the problem;
- If **your** complaint is regarding anything else, **you** can telephone **us** on **0345 030 7318** and ask **your** contact to review the problem.

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 9GE.

Telephone: **0800 023 4567** (Calls from UK landlines or 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.

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## 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.

## Leisure activities

Into active holidays? Just be aware that this insurance won't cover **you** if the main purpose of **your trip** is to take part in a leisure activity. Unless it's one of the activity based holidays listed below.

### What is not covered

1. There is no cover at all for any injury or death if, during **your trip**, **you** take part in any leisure activity and/or activity based holiday:
  - a. that is NOT shown in the following tables;
  - b. either as a professional or where **you** receive any financial reward or gain;
  - c. for the purpose of practising for or taking part in:
    - i. any speed or time trial or race of any kind;
    - ii. any organised team competition or tournament;
  - d. if **you** suffer from a medical condition which would normally prohibit **you** from participating in that activity;
  - e. Where **you** have failed to follow all safety guidelines and use the necessary safety equipment.
2. There is no cover under the Cancellation or Abandonment sections for:
  - a. any course or tuition fees, project costs, sponsorship fees or similar.
  - b. cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.

Leisure activity	Limitations (applicable where ticked)			Other
	No cover under Personal accident section	No cover under Personal liability section	Organised through a licensed operator only	
Abselling				Must be under supervision of a qualified instructor / guide only
Aerobics				
Archery				Must be under supervision of a qualified instructor / guide only
Artificial wall climbing				
Badminton				
Banana boating / Ringo		✓		
Baseball				
Basketball				
Body boarding		✓		
Bowls / Petanque				
Bridge walking				Must be under supervision of a qualified instructor / guide only
Bungee jumping				Must be under supervision of a qualified instructor / guide only
Camel or Elephant rides				
Canoeing				Maximum Grade 3 (or the equivalent international grade used by the country <b>you</b> are in)
Canopy / Treetop walking	✓			
Cave / River Tubing				Must be under supervision of a qualified instructor / guide only
Clay-pigeon or small bore shooting			✓	Must be under supervision of a qualified instructor / guide only

Leisure activity	Limitations (applicable where ticked)			Other
	No cover under Personal accident section	No cover under Personal liability section	Organised through a licensed operator only	
Coasteering				Must be under supervision of a qualified instructor / guide only
Cricket				
Croquet				
Curling				
Cycling				No BMX or racing
Dodgeball				
Dinghy sailing		✓		No racing and within a 5 mile limit of the coastline or on inland waters
Fell walking / running				
Fencing				
Fishing				No cover for equipment under the optional Baggage section
Football				
Geocaching				Maximum 3,000 metres altitude
Gliding	✓	✓	✓	Passenger only
Go karting		✓		
Golf				No cover for equipment under the optional Baggage section
Handball				
Hiking, hill walking, rambling and trekking up to 3,000 metres				
Horse riding / hacking				No hunting, jumping or polo
Hot air ballooning			✓	Passenger only
Ice skating				No hockey or speed skating
Jet boating			✓	Passenger only
Jet skiing		✓	✓	
Jogging / running				No marathons or competitive running
Kayaking				Maximum Grade 3 (or the equivalent international grade used by the country you are in)
Microlighting	✓	✓	✓	Passenger only
Motorcycling up to 125cc		✓		
Mountain biking				Downhill grades 1 and 2 only (or the equivalent international grade used by the country you are in). No freeriding, four-cross, dirt jumping or trials
Netball				
Paintball				
Parascending			✓	Over water only
Pony trekking				
Racquetball				

Leisure activity	Limitations (applicable where ticked)			Other
	No cover under Personal accident section	No cover under Personal liability section	Organised through a licensed operator only	
Rafting – white & black water			✓	Maximum Grade 3 (or the equivalent international grade used by the country you are in)
Roller blading or skating				
Rounders				
Rowing				Inland waters only
Safari				Supervised walking and vehicle only
Sail boarding		✓		
Sand boarding / skiing		✓		
Scuba diving to a depth of 15 metres	✓	✓	✓	1. No cover for equipment under the optional Baggage section 2. Maximum 5 dives per trip 3. Must be accompanied by qualified scuba diving instructor or dive master at all times 4. No professional, commercial or technical diving, including, but not limited to enriched air diving, tutor diving, ice diving, free diving, wreck, cave or cavern diving or solo diving. 5. No air travel within 24 hours of completing a dive.
Segway	✓	✓	✓	
Sea kayaking				must be accompanied by a qualified guide
Shark cage diving			✓	
Sightseeing flights / helicopter rides			✓	Passenger only
Skateboarding				
Snorkelling				
Softball				
Squash				
Surfing and flowriding		✓		
Swimming				
Swimming with dolphins			✓	
Table Tennis				
Tandem sky diving	✓	✓	✓	
Ten pin bowling				
Tennis				
Trampolining				
Tug of war				
Volleyball				
Wake boarding		✓		
Water polo				
Water skiing		✓		

Leisure activity	Limitations (applicable where ticked)			Other
	No cover under Personal accident section	No cover under Personal liability section	Organised through a licensed operator only	
Wind surfing		✓		
Yachting		✓		No racing and within a 12 mile limit of the coastline or inland waters
Yoga			✓	
Zip lining			✓	
Zorbing / Sphering			✓	

## Activity based holidays

You are covered for the following activity based holidays, subject to any limitation shown below

**IMPORTANT NOTE: See “Leisure activities and activity based holidays, what is not covered above.**

Activity based holiday	Limitations (applicable where ticked)			Other
	No cover under Personal liability section	Organised through a licensed operator/tour operator only	Other	
Charity or conservation work	✓			1. Voluntary work only 2. On behalf of and organised through a registered charity or conservation organisation 3. Trip no longer than 31 days 4. Manual work involving hand tools only 5. No work at heights above 3 metres
Cycle touring				No cover for equipment under the optional Baggage section
Fishing				No cover for equipment under Baggage section
Flotilla sailing	✓	✓		Under supervision of qualified lead skipper and no racing.
Golf				No cover for equipment under the optional Baggage section
Hiking and trekking up to 5,000 metres altitude			✓	Accompanied by qualified guides No cover at all for any trek with an ascent to over 5,000 metres
Narrow boat / canal cruising	✓			Inland waters only
Safari				Supervised walking and vehicle only
Tennis				
Yoga				

## Making a claim

### How to help us help you

Before **you** set off, take a moment to read the following information. **You** can also use it as a quick reference guide if **you** need to make a claim. For full details, please refer to the relevant section in this policy document.

### Before you travel

- Read **your** policy document to ensure **you** have all the cover **you** need and that **you** understand the terms and conditions
- Make yourself aware of the policy limits and excesses
- Remember to tell **us** about any pre-existing medical conditions **you** may have
- Tell **us** about anyone whose good health **your trip** depends on (whether they're travelling or not)
- It's really important that **you** read and comply with the Medical Declaration section
- If **you** have any queries, or wish to cancel **your** policy, please contact the Customer Services helpline

### How to make a claim

- Contact the relevant helpline number as soon as **you** can, quoting **your** policy number if possible
- Read **your** policy to check the cover **you** have and the policy limits for the section **you** wish to claim under
- Check for any special conditions in **your** policy that apply to the section **you** are claiming under
- Remember, if an excess applies **you**'ll need to pay the amount shown on **your** schedule towards the first part of any claim.
- Keep any documentation **we** may require

Type of claim	What must I do?	What will I need?
<b>Medical emergency</b>	<ul style="list-style-type: none"> <li>• Contact the Medical emergency assistance helpline immediately.</li> <li>• Where appropriate telephone the helpline prior to making any hospital admission arrangements.</li> </ul>	<ul style="list-style-type: none"> <li>• All medical reports given to <b>you</b> by the treating facility.</li> <li>• Receipts for any expenses incurred that are covered by <b>your</b> policy.</li> </ul>
<b>Cancelling your trip</b>	<ul style="list-style-type: none"> <li>• Check that the reason <b>you</b> are cancelling is listed as being covered in the Cancellation section of <b>your</b> policy document.</li> <li>• Contact the Travel Claims helpline as soon as <b>you</b> know <b>you</b> need to cancel <b>your trip</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical certificate from the patient's <b>UK doctor</b> confirming the reason for cancellation. A blank certificate will be sent with <b>your</b> claim form.</li> <li>• Death certificate (where applicable).</li> </ul>
<b>Abandoning your trip</b>	<ul style="list-style-type: none"> <li>• Contact the Medical emergency assistance helpline as soon as the need for <b>abandonment</b> arises and before returning <b>home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical report confirming the reason for <b>abandonment</b>. Where appropriate a blank medical certificate will be sent to <b>you</b> with <b>your</b> claim form.</li> <li>• Death certificate (where applicable).</li> </ul>
<b>Delayed departure</b>	<ul style="list-style-type: none"> <li>• <b>You</b> must check in at <b>your</b> specified departure time</li> <li>• Check that <b>your</b> delay was over 12 hours before submitting a claim.</li> <li>• Contact the Travel Assistance helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the carrier / agent of the actual date and time of departure and reason for delay.</li> </ul>
<b>Missed international departure</b>	<ul style="list-style-type: none"> <li>• Do everything to get to <b>your point of international departure</b> on time.</li> <li>• Contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.</li> </ul>	<ul style="list-style-type: none"> <li>• A report from the repairer or breakdown assistance provider if the vehicle <b>you</b> were travelling in broke down or was involved in an accident.</li> <li>• Evidence from the transport provider if public transport failed.</li> </ul>
<b>Legal expenses</b>	<ul style="list-style-type: none"> <li>• Contact the Legal expenses claims &amp; advice helpline number as soon as <b>you</b> are aware of an incident and no later than 180 days after the incident occurred.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Your</b> policy number as this will be requested when <b>you</b> call.</li> </ul>
<b>Delayed baggage</b>	<ul style="list-style-type: none"> <li>• Report the delay to the carrier as soon as it is clear <b>your</b> bags have been delayed.</li> <li>• Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>• Contact the Travel claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Receipts for essential purchases <b>you</b> make whilst <b>your</b> baggage is delayed.</li> <li>• <b>Your</b> baggage tag receipts.</li> <li>• Written confirmation from the carrier of the number of hours <b>you</b> were without <b>your</b> baggage.</li> </ul>

<b>Lost or damaged baggage while in the custody of a carrier (Baggage cover is optional)</b>	<ul style="list-style-type: none"> <li>• Report the loss/damage to the carrier as soon as <b>you</b> are aware of the damage or loss and request a “Property Irregularity Report”.</li> <li>• Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>• Contact the Travel claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• A “Property Irregularity Report”. This should be obtained from the carrier as soon as <b>you</b> are aware of the damage or loss.</li> <li>• <b>Your</b> baggage tag receipts.</li> <li>• Proof of purchase for the lost, stolen or damaged items.</li> </ul>
<b>Lost, stolen or damaged personal belongings (Baggage cover is optional)</b>	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover <b>your</b> property.</li> <li>• <b>You</b> must report details of the incident to the police or any other relevant authority within 24 hours, and request a written incident report.</li> <li>• Do not dispose of <b>your</b> damaged items.</li> <li>• Contact the Travel claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>• Proof of purchase for the lost, stolen or damaged items.</li> </ul>
<b>Temporary or emergency passport expenses</b>	<ul style="list-style-type: none"> <li>• <b>You</b> must report details of the loss/theft to the police within 24 hours and request a written report.</li> <li>• Contact the Travel claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• A written police report.</li> <li>• Receipts for expenses relating to the purchase of an emergency passport.</li> </ul>
<b>Loss or theft of personal money</b>	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover <b>your</b> money.</li> <li>• <b>You</b> must report details of the incident to the police or any other relevant authority within 24 hours and request a written incident report.</li> <li>• Contact the Travel claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>• Proof that <b>you</b> owned the money and its value.</li> </ul>

**Please note only a selection of claims scenarios are shown above. Please refer to the relevant section within this policy document for full details of cover and any evidence we may require.**

## What to do in an emergency...

### For medical emergencies:

**Call (+44) 1603 208 944**

Lines open 24 hours a day, 365 days a year

### For claims:

**Call 0345 307 8556**

If you would rather not use an 0345 number or are calling from abroad call (+44) 1603 208 246

Lines open Monday to Friday 8.00am - 6.00pm.

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