

Policy Booklet



Greater Manchester Fire Brigade Annual Travel Insurance Policy

Scheme reference number: 5140003



This is to certify that Ageas Insurance Limited will insure in accordance with the terms and conditions contained herein or endorsed hereon. Family Travel Insurance for employees and pensioners of the Greater Manchester Fire and Rescue Service who subscribe to the scheme and have not attained the age of 75.

This policy provides cover for the scheme member, his/her spouse or cohabiting partner and their dependant children/grandchildren living with them and in full time education under the age of 22.

Annual multi-trip cover for couples and families allows those covered under the policy to travel either together or separately.

There is no limit to the number of trips you may take, but each trip must be no longer than 31 days.

The period of cover can be extended (up to a maximum of 180 days) by payment of an additional premium. Extensions must be arranged before you travel and full details of your travel plans must be given to George Burrows. See page 9, Definitions, period of insurance for full details.

Useful telephone numbers:

Travel Claims:	0845 122 3280
Legal Claims:	0844 770 1053
Assistance International:	+44 23 8064 4633
Health Line:	01689 892 262

Contents

Declaration	4 to 5
Schedule of benefits	6 to 7
Definitions	8 to 9
Who to contact if you need help following a Medical Emergency	10
Making a Claim	11 to 12
Dangerous activities	13 to 16
Important information	17 to 18
Personal travel insurance	19 to 42
General conditions that apply to all sections	43 to 44
Voicing your concerns	45 to 46
Know before you go – checklist	47
Data Protection Notice	48 to 49

Thank you for taking out this insurance. Please read this policy before you leave on your trip.

This policy will not cover all eventualities. Please see pages 6 and 7 for a schedule of benefits and pages 19 to 44 for important information regarding conditions and exclusions.

All insurance policies contain restrictions and exclusions which **you** should be aware of. It is important that **you** read this policy carefully because **we** will use it to settle any claim. Please make sure that:

- the cover meets **your** needs
- **you** can make the declaration on pages 4 and 5 of this policy
- **you** can agree to condition 1 of 'General conditions applying to all sections' (see page 43).

If **you** need more advice, please contact George Burrows on **01403 327719** who will contact **us** for **you**.



Declaration

This Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and cover provided.

Medical Exclusions

If at the time of purchasing this policy, or when booking a trip (under an annual multi-trip policy), anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- (a) Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- (b) Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- (c) Does anyone have a condition for which a **terminal prognosis** has been given?
- (d) Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

Health Questions

At the time of taking out this policy, or when booking a trip (under an annual multi trip policy) you, and each insured person must read, and be able to answer 'No' to the health questions (1-9).

If anyone insured under this policy answers 'Yes' to any of the questions, they must contact the Police and Fire Brigade Health Line on 01689 892 262, quoting the scheme code on the front cover of this policy wording, to declare all their existing medical conditions regardless of whether they are

applicable to the health questions below, and to see if cover can be provided.

You may have to pay an extra premium to include cover for your medical conditions.

You must ensure that all answers to medical questions that you give are truthful and accurate. In the event that you do not contact the Health line if required to do so, or you do not declare fully and accurately all existing medical conditions when contacting the Health line we reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.

If you are in any doubt as to how to answer any questions, you must refer to your GP.

- 1 Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- 2 Has anyone ever been diagnosed with or received any treatment or medication for any heart/cardiac problem?
- 3 Does anyone have a breathing condition for which they take more than 2 prescribed medications, or which their medication has changed in the last 6 months?
- 4 Does anyone have a breathing condition which in the last 5 years has required either the use of supplementary oxygen or the use of a nebuliser?
- 5 Has anyone ever been diagnosed with or had treatment for any circulatory condition (including stroke, TIA, blood clots), or diabetes?
- 6 Has anyone ever been diagnosed with or had treatment for High Blood Pressure? (Where high blood pressure is controlled by no more than one medication and their medication has not changed in the last 6 months, this question can be answered as 'No')

- 7 Has anyone been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
- 8 Has anyone ever had an organ transplant, or been on kidney dialysis?
- 9 Has anyone ever had dementia, or any other psychiatric or psychological illness?

If you've answered 'No' to all of the Medical Exclusion and Health Questions, this means you are covered by the policy and you don't need to contact the Police and Fire Brigade Health Line to tell us about any medical conditions you may have.

Changes to your health

PART ONE

If **your** health changes after **you** purchased **your** policy but before **you** travel, **you** must contact the Police and Fire Brigade Health Line immediately on 01689 892 262, quoting the scheme code on the front cover of this policy wording, to tell **us** about these changes if because of these **you**:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell **you** if **we** can cover these medical conditions free of charge or for an additional premium.

PART TWO

If **we** cannot cover **your** medical conditions, or **you** do not want to pay the additional premium quoted, **we** will give **you** the choice of either:

- Cancelling **your** policy and receiving a proportionate/partial refund (provided that **you** have not made a claim or are about to); or
- Making a cancellation claim for any pre-booked trips; or
- Continuing the policy but without cover for **your** medical conditions.

Schedule of benefits

Personal Travel Insurance

Section	Sum insured per insured person (up to):	Excess	Page	
1a	If your trip is cancelled	£5,000	£40	19 to 20
1b	If your trip is cut short	£5,000	£40	20 to 22
2	Medical and other expenses	£5 million	£40	23 to 25
3	Hospital benefit	£500	Does not apply	26 to 27
4	Personal accident	£20,000	Does not apply	27 to 29
5	Personal belongings total	£1,500	£40	29 to 30
	Valuables limit	£300		
	Single article limit	£300		
	Sunglasses limit	£75		
6	Temporary loss of personal belongings	£100	Does not apply	31
7	Money and documents	£500	£40	31 to 32
	Cash (adult)	£250		
	Cash (child under 16)	£50		
8	Loss of passport	£250	Does not apply	32
9	Personal liability	£2 million	£250 (for rented accommodation)	32 to 33
10	Missed departure – extra travel and accommodation expenses	£800	Does not apply	33
11	Mugging	£250	Does not apply	34
12	Delay	£100 (£5,000 for cancellation)	Does not apply	34
13	Catastrophe	£500	Does not apply	35
14	Withdrawal of Services	£600	Does not apply	35 to 36
15A	Winter sports equipment	£500	£40	36 to 37
15B	Winter sports equipment hire	£150	Does not apply	37

Section	Sum insured per insured person (up to):	Excess	Page
15C Ski pack	£400	Does not apply	38
15D Piste closure	£500	Does not apply	38
15E Avalanche closure	£500	Does not apply	39
16 Overseas legal expenses and assistance	£25,000	Does not apply	39 to 42

*Please note that the sum insured is the most **you** can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy. All cover limits and excesses shown are per person (with the exception of section 16 - Overseas legal expenses and assistance - please refer to this section for details).*

Definitions

Wherever the following words and phrases appear in bold in this policy or the schedule they will always have the meanings shown below (with the exception of section 16 - Overseas legal expenses and assistance - please refer to this section for details).

Accidental injury

Injury to **you** resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

Acts of terrorism

An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

Booked Scheduled Transport

The following regular scheduled forms of transport: Train, Coach, Bus, Aircraft or Sea Vessel which run to a timetable and where **you** are a fare-paying passenger, and pre-booked Taxis.

Business associate

Anyone who works at **your** place of business and who needs to be in work while **you** are away so the business can run properly.

Close relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

Fragile Articles

Perishable goods, glass, antiques, works of art and china.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft (or crew thereof) in which **you** are travelling as a passenger.

Home

The address where **you** live in the **United Kingdom**.

Labour dispute or protest

Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Manual Work

Any work that involves working at heights of more than 2 metres and/or the use of physical labour, including but not limited to construction, installation, assembly, building work and any work involving the use of heavy machinery or specialist equipment.

Mugging

Theft or attempted theft involving an act of violence against **you** by someone not insured on this policy which results in **your** injury and hospitalisation.

Natural Disaster

Hurricane, tornado, storm, high water, wind, driven water, tsunami, earthquake, volcanic eruption, landslide, snowstorm or natural fire.

Period of insurance

The period **you** are covered for. The time that cover for particular sections starts and ends is given in more detail below.

Cancellation cover starts when **you** book each **trip** or on the start/renewal date of the insurance policy, if this is later. Cover under all other sections begins when **you** leave **home** to go on **your trip** and ends when **you** return **home** from that **trip**.

There is no limit to the number of **trips you** may take, but each **trip** must not exceed 31 days. This can be extended if **you** have paid an additional premium. Please contact George Burrows on 01403 327719 if **you** require this cover. The insurance is only valid if **you** have insured the whole duration of each individual **trip**. There is no cover offered by the policy whatsoever for **trips** which are longer than the insured **trip** duration **you** have paid for. This would include not insuring **you** for any part of a **trip**, where the total **trip** is longer than the insured **trip** duration. The start and finish dates of the **trip** must fall within the 12 month period.

For holidays booked during the 12-month period and that start after the end of the 12-month period, **we** will provide cancellation cover until the policy ends.

- **We** will extend the **period of insurance** by up to 30 days, at no extra cost, if **you** have to stay on **your trip** longer because of events which **you** have no control over. If the transport **you** are on is **hijacked**, **we** will automatically provide worldwide cover. The **period of insurance** will continue for up to 12 months without extra charge.

Personal Belongings

Items owned entirely by **you** including **your** luggage and their contents, articles **you** are wearing or carrying with **you** including **your valuables**.

Ski Pack

Ski-school fees, ski-instructor fees, hired skis, hired ski boots and bindings, hired snowboard, hired snowboard boots and bindings or hired ice-skates, and the cost of any lift pass **you** have booked.

Terminal prognosis

When a doctor tells a patient that they have a condition that will eventually lead to their death

Trip

Your holiday or business **trip** that starts and finishes from **your home** address in the **United Kingdom**. The start and finish dates of the **trip** must fall within the **period of insurance**.

Unattended

Where you are not in a position to prevent unauthorised interference with the theft or damage to **your** property.

United Kingdom

Great Britain, Channel Islands and the Isle of Man.

Valuables

Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, tablet devices, MP3 players and electronic games.

We, our, us

Ageas Insurance Limited and the other insurers shown on page 46.

Winter Sports

On-piste snowboarding, on-piste skiing, mono-skiing, ice-skating, curling, tobogganing and snow-mobiling, cross-country skiing on locally recognised tracks, off-piste skiing with a qualified instructor and off-piste snowboarding with a qualified instructor.

Withdrawal of Services

- The withdrawal of all water or electrical facilities in **your** accommodation; or
- The Withdrawal of waiter/waitress services at meals; or
- The withdrawal of kitchen services of such nature that no food is served; or
- The withdrawal of room cleaning services.

You, your

Each insured person who the correct premium has been paid for.

Who to contact if you need help following a Medical Emergency - Assistance International

Assistance International is a 24-hour worldwide emergency service. If **you** need help following a medical emergency, please call:

+44 23 8064 4633

The numbers from the countries most often visited are as follows.

France, Greece, Portugal, Spain and Italy	00 44 23 8064 4633
USA and Canada	011 44 23 8064 4633
Fax number	+44 23 8064 4616

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Information needed in medical emergencies

- **Your** name and address, and **your** phone or fax number abroad
- The name of the agent who arranged this insurance
- **Your** scheme number shown on the front cover
- The details of **your** booked outward and return journeys
- The type of help **you** need

If **you** go into a hospital abroad and **you** are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.

We may be required to contact **your** GP in the UK to check **your** medical records.

Getting you home after a medical emergency

If **you** are too ill to return **home** using **your** return travel tickets, Assistance International can arrange

other travel for **you**. In special circumstances, they will arrange a road or air ambulance. Before **you** travel, the doctors looking after **you** must provide a certificate confirming that it is medically necessary for **you** to return **home** and that **you** are fit to travel. The conditions of Section 2 'Medical and other expenses' and condition 5 of the general conditions that apply to all sections also apply to the service provided by Assistance International.

Paying medical fees

If possible, **you** should pay for **your** medical treatment and then claim these costs back when **you** return **home**. If **you** cannot pay the medical costs out of **your** own money, contact Assistance International.

European Insurance Card

A European Health Insurance Card (EHIC) entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

You can pick up an EHIC application form from **your** local Post Office or **you** can complete this online by visiting www.dh.gov.uk/travellers.

If **we** agree to a claim for medical expenses which has been reduced because **you** used an EHIC or private health insurance, **we** will pay **you** the excess for this section. If **you** do not have an EHIC, this insurance policy will still be valid.

Making a Claim

To make a claim, please our Claims Helpline on **0845 122 3280**. The phone line is open 24 hours a day, 365 days a year. They will lodge **your** claim and issue a claim form.

Fill in the claim form and return it with:

- the relevant proof **we** need as stated here and on the claim form
- this policy
- **your** confirmation of travel insurance.

All the certificates, accounts, receipts, information and evidence **you** send must be in the form **we** ask for. Always send originals and not photocopies. Please ensure **you** keep copies of any documents **you** send to **us**. **You** must pay any costs involved in providing these documents.

We may be required to contact **your** GP in the UK to check **your** medical records.

Please do not send any documents until you send in your claim form. We will aim to answer all correspondence within five working days of receiving it.

Please notify us of your claim as soon as possible. Any unreasonable delays in your notification may prejudice the way we handle your claim.

You must supply the following proof.

If you cancel the trip

Please send **us**:

- the reason for cancelling the **trip**
- **your** booking invoice or receipt and **your** cancellation invoice
- independent written proof of the reason for cancellation.

For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation

claim form will need to be filled in by the doctor of the person who was ill or injured to confirm that cancellation was medically necessary.

Cutting the trip short

Please give the reason **you** cut **your trip** short, confirming that **you** had to come **home** early. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel. **You** must then send this with **your** claim form.

Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses **you** have paid.

Personal accident

Please send full details of the accident and injury.

Personal belongings, and winter sports equipment

Please send full details of the belongings which have been lost, stolen or damaged. **You** should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, **you** must also send a police report. If **your** belongings were lost, stolen or damaged while in the care of an airline, **you** must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave **you** when **you** checked in. For temporary-loss claims, please send receipts for the replacement items **you** have bought and a 'property irregularity report'.

Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money **you** withdrew or that was held by **you** for business reasons.

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability

You must send **us** any writ, summons or other legal documents as soon as **you** receive them.

You must also give **us** any information and help **we** need to deal with the case and **your** claim.

You must not negotiate, pay, settle, admit or deny any claim without **our** permission in writing.

Missed departure – extra travel and accommodation expenses

If **your booked scheduled transport** service is interrupted please send confirmation of the delay from **your** transport provider. **You** must also send receipts or bills for **your** expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how **you** got to the airport, port or station.

Overseas legal expenses and assistance

Please refer to the Overseas legal expenses and assistance section of this policy on pages 39 to 42.

Delay

When **you** claim **you** must ask the airline or transport company to confirm in writing:

- the cause of the delay or cancellation
- the period of the delay
- the scheduled time of departure and arrival
- the actual time of departure and arrival.

Mugging

Please send a police report and a certificate from the doctor confirming the injuries **you** received and the period **you** were in hospital receiving inpatient treatment.

Winter sports

Please send receipts for the cost of hiring the snowboard, skis and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire and lift pass)

Give the reason for cutting short the use of **your ski pack** and send **us** a medical certificate confirming that this was necessary.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. **You** must also send **your** receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible for the period claimed due to an avalanche or a landslide.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

Dangerous activities

Within the policy, for example under Section 2 (Medical and other expenses), **you** are not covered for claims caused by **you** taking part in mountaineering, potholing, riding or driving in any

kind of race, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or doing any other dangerous activity.

Standard Ageas travel insurance cover includes the following:

Abseiling - professionally organised & supervised

Aerial safaris - in chartered aircraft & an organised excursion

Angling

Archery - properly supervised

Badminton

Banana Boat

Baseball - non professional

Basketball - non professional

Bowls

Camel riding - not racing

Canoeing/Rafting/White water rafting - up to category 2

Catamaran sailing - up to 12 miles from coast only*

Cave tours - for school children only, when accompanied by a qualified guide

Clay pigeon shooting - organised event

Cross-country running

Curling

Cycling - transport only, excludes mountain biking

Deep sea fishing - game fishing

Dinghy sailing - up to 12 miles from coast only*

Driving a car, van, lorry - excludes professional drivers*

Driving or riding on a motorcycle or moped*

Dry slope skiing

Fell running

Fell walking - no picks or ropes

Fencing - amateur only

Fishing

Football - not professional, semi professional or major competition or tournament

Standard Ageas travel insurance cover includes the following:

Gliding - not piloting & subject to flying with qualified pilot

Go-karting - up to 120 cc*

Golf

Gorilla trekking

Gymnastics

Hiking/Walking/Trekking - no ropes or equipment & on recognised routes

Horse riding - excluding jumping, hunting & competition

Hot air ballooning - licensed operation only, not piloting

Ice skating on ice - rink

Indoor climbing - at a properly organised activity centre

Jet boating (as a passenger only)

Jet skiing*

Kite boarding - not racing (no cover for kite damage)

Kite buggying - not racing (no cover for kite damage)

Kite surfing - not racing (no cover for kite damage)

Land skiing

Lapland trips - skidooring, husky dog sledge and reindeer sledge (all as a passenger only)

Marathon running - not professional

Motorcycling - not racing or competing*

Netball - not professional or semi-professional

Non competitive running - not exceeding 26.2 miles

Orienteering

Paint balling - war games

Paragliding/Parascending over water - only when attached to a speedboat

Passenger sledge

Pony trekking

Powabykes - up to 15 mph*

Quad biking - (including ATV's) only if wearing a helmet and protective clothing and in a controlled environment, up to 125cc, not racing or competing*

Racket ball

Rambling

Rifle range*

Ringos

Standard Ageas travel insurance cover includes the following:

River bugging

River sledding

Roller skating/blading/hockey - incidental

Rounders

Rowing

Safaris without guns - professional organised tours only

Sail boarding

Sailing - coastal waters only - up to 12 miles from coast*

Sand dune surfing

Scuba-diving - to a depth of 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive)

Shark diving in a cage under water - professionally supervised

Shooting - range only (must be adequately supervised*)

Skateboarding

Skin diving - see scuba diving

Sledding

Small bore target shooting*

Snorkelling

Summer tobogganing

Surfing

Swimming

Table tennis

Ten pin bowling

Trekking

Tug-of-war

Volleyball

Wake boarding

Water polo

Waterskiing

Wilderness walking - organised tour (recognised routes)

Windsurfing

Yachting - coastal waters only - up to 12 miles from coast*

Zorbing

Winter sports cover includes the following:

Cross-country skiing
Curling
Downhill skiing
Heli skiing*
Ice skating
Mogul skiing
Monoskiing
Skiing on-piste
Skiing off-piste - with a qualified instructor
Snowboarding on-piste
Snowboarding off-piste - with a qualified instructor
Snowmobiling*
Tobogganing

The policy may not cover **you** if **you** are going to do any activity that **we** may consider to be dangerous and that is not listed above, or if **you** take part in any competition. Please contact George Burrows on **01403 327719** to contact **us** to see if **we** can provide cover.

*Under Section 9 (Personal Liability), **you** will not be covered for liability caused directly or indirectly by **you** owning or using any aircraft, motorised vehicle, boat, or any form of motorised leisure equipment.

Important Information

1 About the cover and conditions

This is **your** contract of insurance. It contains certain conditions in each section and general conditions on pages 43 to 44. **You** must meet the conditions or **we** will not accept **your** claim. **We** have designed this insurance to cover most events which could affect **your trip**, but there are certain things which are not covered.

2 Limit of cover

Each section of the personal insurance cover shows the most **you** can claim, but other limits may apply. For example, under Section 5 (Personal belongings), for single-trip cover the overall limit is £1,500 but there is a limit of £300 for any single item and a total limit of £300 for all **valuables**. **We** will work out how much **we** will pay **you** for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.

3 Cancelling your policy

If **you** are not satisfied with this policy and have not taken a **trip** protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked **trip**), **you** can cancel this policy within 14 days from the date **you** receive the policy wording. **We** will then refund **your** premium in full. **We** will not refund **your** premium after the 14-day period.

If **you** want to cancel **your** policy, please contact George Burrows on **01403 327719**.

We or anyone **we** authorise can cancel this policy at any time by sending **you** 14 days' notice in writing. **We** will send this notice to the last known address **we** have for **you**. **We** will refund **your** premium for the time that was left on **your** policy as long as **you** have not made a claim.

4 Looking after your belongings

Many claims for loss or theft are caused by people being careless with their belongings.

5 Excesses

We will take an excess off each claim **you** make under certain sections of this insurance policy. The amount **you** will have to pay towards a claim is shown under each section. If **we** agree to a medical expenses claim (Section 2) which has been reduced because **you** have used an EHIC or private health insurance, **you** will not have to pay the excess under that section.

6 For annual multi-trips

UK trips

Annual multi-trip insurance provides cover for **trips** in the **United Kingdom**, only if they include at least one nights' accommodation, which **you** must pay for and which has been pre-booked.

Couples and families

Annual multi-trip cover for **couples** and families allows those covered under the policy to travel either together or separately.

Winter sports

Annual multi-trip cover will provide up to 17 days' **winter sports** cover in a 12 month period.

Declaration

The declaration applies to each **trip** separately.

Limits of cover

The limits of cover apply to each insured person and each insured **trip** separately.

7 For business travel insurance

The premium will automatically cover **you** while **you** are away from **home** on a business **trip** which is for managerial, clerical or other non-**manual work**. **We** can cover **your** business equipment if **you** pay the extra

premium. Please contact George Burrows on **01403 327719** if **you** require this cover.

8 Eligibility

This policy is only available to persons who have been resident in the **United Kingdom** for at least 6 months prior to taking out this insurance and who are registered with a General Practitioner in the UK.

9 Geographical limits

Anywhere in the world provided travel starts from the **United Kingdom** and return is to the **United Kingdom** within 31 days of the initial departure.

10 Balcony exclusion

We will not cover any claim related to **you** falling as a result of **you** climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, or jumping, regardless of the height (unless in an attempt to save someone's life).

11 Alcohol exclusion

We will not cover any claim as a result of the following;

- (a) The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- (b) **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

Personal Travel Insurance

Section 1a – If your trip is cancelled - up to £5,000

What is covered	What is not covered
<p>We will repay you for expenses you have paid or legally have to pay for your unused travel and accommodation which you do not use if you have no choice but to cancel the trip as a result of one of the following commencing during the period of insurance:</p> <p>(a) Your death, injury or illness or that of your travelling companion (not including a tour leader or someone you have paid to provide any part of your trip), the person you are going to stay with, a close relative or business associate.</p> <p>(b) You or your travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to your or their home or usual place of business in the United Kingdom.</p> <p>(c) You or your travelling companion being required for jury service or as a witness in a court of law in the United Kingdom as long as you became aware of the commitment after taking out this policy or booking the trip (whichever is later).</p> <p>(d) You being made involuntarily redundant if you are under 65 and have 2 years' continuous employment with the same employer.</p> <p>(e) You or your travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest,</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <p>1 You are not covered for claims caused directly or indirectly by the following:</p> <ul style="list-style-type: none"> (a) You deciding you no longer want to travel (b) A labour dispute or protest (c) Government regulations, acts of parliament or currency restrictions. This exclusion does not apply in the event of a natural disaster. (d) Your financial circumstances or unemployment (other than redundancy if you are under 65 and have two years' continuous employment with the same employer) (e) The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements (f) You travelling against medical advice or to get medical treatment (g) If you fail to get a valid passport or other travel documents you need. <p>2 If you receive payment from someone or somewhere else, we will take this off your claim.</p> <p>3 If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:</p> <ul style="list-style-type: none"> • was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)

Section 1a – If your trip is cancelled - up to £5,000 – continued

What is covered	What is not covered
<p>revolution, rebellion, act of foreign enemy or any similar event.</p> <p>(f) Natural disaster, which directly or indirectly results in the recommended cancellation of your booked scheduled transport following any directive issued by any recognised government or government body, providing the directive came into force after you purchased this insurance or booked the trip, whichever is later. This cover will only apply when you are unable to recover your incurred expenses through any other means.</p> <p>Note Each trip is covered when you book it or on the start/renewal date of your policy, whichever is later.</p>	<ul style="list-style-type: none"> • was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand) • had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months; We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion. <p>4 We will not pay the first £40 of every claim made for each of you. Where there are two or more members of the same family this amount will not exceed £80.</p>

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 **You** must do everything that **you** can to get to the airport, port or station **you** are leaving from on time.
- 2 If **you** do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as **you** need to cancel **your trip**, the amount **we** pay will be limited to the cancellation charges that would have applied at that time.

Section 1b – If your trip is cut short - up to £5,000

What is covered	What is not covered
<p>You will be covered for your expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cut short the trip and you return home for one of the reasons given below which start during the period of insurance.</p> <ol style="list-style-type: none"> 1 One of the following people is injured, falls ill or dies: 	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for claims caused directly or indirectly by the following: <ol style="list-style-type: none"> (a) You taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres

Section 1b – If your trip is cut short - up to £5,000 – continued

What is covered	What is not covered
<p>(a) You or the person you had arranged to travel or stay with</p> <p>(b) A close relative</p> <p>(c) A business associate</p> <p>2 Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.</p> <p>3 Natural disaster, which directly or indirectly results in the recommended cancellation or curtailment of your booked scheduled transport following any directive issued by any recognised government or government body, providing the directive came into force after you purchased this insurance or booked the trip, whichever is later. This cover will only apply when you are unable to recover your incurred expenses through any other means.</p>	<p>(increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity</p> <p>(b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life)</p> <p>(c) You taking part in manual work in connection with a profession, business or trade</p> <p>(d) Your suicide or attempted suicide, or deliberately injuring yourself.</p> <p>(e) You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet</p> <p>(f) You travelling against medical advice or to get medical treatment.</p> <p>2 If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:</p> <ul style="list-style-type: none"> • was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand) • was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)

Section 1b – If your trip is cut short - up to £5,000 – continued

What is covered	What is not covered
	<ul style="list-style-type: none"> • had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months; <p>We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.</p> <p>3 We will not cover any claim related to you falling as a result of you climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, or jumping, regardless of the height (unless in an attempt to save someone's life).</p> <p>4 We will not cover;</p> <p>(a) The effect of your alcohol, solvent or drug dependency or long term abuse.</p> <p>(b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).</p> <p>5 We will not pay the first £40 of every claim made for each of you. Where there are two or more members of the same family this amount will not exceed £80.</p>

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.
- 2 Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
- 3 If **you** return home early because of the illness, injury or death of a **close relative or business associate**, **you** must get a doctor's certificate confirming the illness, injury or death.
- 4 If **we** pay for **your** additional travel arrangements to return to the UK, **we** will not also pay for **your** unused travel.

Section 2 – Medical and other expenses - up to £5 million

What is covered	What is not covered
<p>You will be covered for the following expenses caused by you becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs are reasonable:</p> <ol style="list-style-type: none"> 1 (a) Expenses you would have to pay, outside the United Kingdom and the country where you normally live, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical or hospital charges, emergency dental treatment (for pain relief), ambulances, nursing homes and nursing. (b) The extra cost of returning to your home, including returning you by air ambulance if this is medically necessary, (c) Your reasonable extra accommodation (room only) expenses. (d) Extra travel and accommodation (room only) expenses for one person who has to either stay with you or travel from the United Kingdom to escort you home if you are seriously ill or injured. (e) The extra cost, above that which would be paid in the United Kingdom, of funeral expenses abroad or of bringing your body or ashes home. (f) If you are on a business trip and your company needs to send someone to replace you, we will pay their replacement's economy-class air fare or second-class rail fare to the point at which you were too ill to continue the business trip. 	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for claims caused directly or indirectly by the following: <ol style="list-style-type: none"> (a) You taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity (b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life) (c) You taking part in manual work in connection with a profession, business or trade (d) Your suicide or attempted suicide, or deliberately injuring yourself (e) You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet (f) You travelling against medical advice or to get medical treatment. 2 You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.

Section 2 – Medical and other expenses - up to £5 million – continued

What is covered	What is not covered
<p>(g) Emergency dental treatment up to £300 for the immediate relief of pain only.</p> <p>2 You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill or injured or has died during the period of insurance.</p>	<p>3 You are not covered for extra costs for a single room or private accommodation.</p> <p>4 You are not covered for any treatment you receive after you have returned home.</p> <p>5 You are not covered for treatment or surgery whilst on your trip where the requirement for this was known prior to your travelling.</p> <p>6 You are not covered for any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.</p> <p>7 We will not cover any claim related to you falling as a result of you climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, or jumping, regardless of the height (unless in an attempt to save someone's life).</p> <p>8 We will not cover;</p> <p>(a) The effect of your alcohol, solvent or drug dependency or long term abuse.</p> <p>(b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).</p> <p>9 If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:</p> <ul style="list-style-type: none"> was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular

Section 2 – Medical and other expenses - up to £5 million – continued

What is covered	What is not covered
	<p>intervals which have been arranged beforehand)</p> <ul style="list-style-type: none"> • was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand) • had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months; <p>We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.</p> <p>10 We will not pay the first £40 of every claim made for each of you unless your claim has been reduced because you have used an EHIC or private health insurance.</p>

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 If **you** go into hospital and are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** as soon as possible.
- 2 Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.
- 3 If **you** return **home** early because of an illness, injury or death of a **close relative** or **business associate**, **you** must get a doctor's certificate confirming the illness, injury or death.
- 4 **You** must not arrange to be taken **home** without **our** permission. **Our** medical advisers will consult the doctors treating **you** to decide whether it is necessary.
- 5 **We** may tell **you** to return if our medical advisers and the doctors treating you decide that **you** are fit to travel.
- 6 If **we** pay for **your** additional travel arrangements to return to the UK, **we** will not also pay for **your** unused travel.

Section 3 – Hospital benefit - up to £500

What is covered	What is not covered
<p>If you fall ill or are injured during the period of insurance, you will receive £20 for each full 24 hours that you spend as an inpatient in a hospital outside the UK and the country where you normally live.</p> <p>Note Any amount you receive under this section will be on top of any amount that you receive under Section 2. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for claims caused directly or indirectly by the following. <ol style="list-style-type: none"> (a) You taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity (b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life) (c) You taking part in manual work in connection with a profession, business or trade (d) Your suicide or attempted suicide, or deliberately injuring yourself (e) You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet (f) You travelling against medical advice or to get medical treatment. 2 We will not cover any claim related to you falling as a result of you climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconying, owling or lying on any part of any building, or

Section 3 – Hospital benefit - up to £500 – continued

What is covered	What is not covered
	<p>jumping, regardless of the height (unless in an attempt to save someone's life).</p> <p>3 We will not cover;</p> <p>(a) The effect of your alcohol, solvent or drug dependency or long term abuse.</p> <p>(b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).</p>

Section 4 – Personal accident - up to £20,000

What is covered	What is not covered
<p>If, during the period of insurance, you sustain an accidental injury, and lose your sight, lose a limb, suffer permanent total disability or die within 12 months, directly as a result of the accident, you or your personal representatives can claim one of the following amounts:</p> <p>Note For children under 16 the death benefit is limited to £1,000. For people over 64, cover is limited to (a) and (b) only.</p> <p>(a) For death £20,000</p> <p>(b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes £20,000</p> <p>(c) Permanent Total Disability (Permanent Total Disability is defined as total and permanent disability which medical evidence confirms will prevent you</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <p>1 You are not covered for claims caused directly or indirectly by the following:</p> <p>(a) You taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity</p> <p>(b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life)</p> <p>(c) You taking part in manual work in connection with a profession, business or trade</p>

Section 4 – Personal accident - up to £20,000 – continued

What is covered	What is not covered
<p>undertaking paid work of any and every kind for the rest of your life). £20,000</p>	<p>(d) Your suicide or attempted suicide, or deliberately injuring yourself.</p> <p>(e) You motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc and you are wearing a helmet</p> <p>2 You are not covered under this section for any claim if:</p> <p>(a) it was caused by medical or surgical treatment, unless it was necessary after the accident; or</p> <p>(b) at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor (except to treat drug addiction).</p> <p>3 You are not covered if the accident was caused by a medical condition that existed before your trip.</p> <p>4 We will not cover any claim related to you falling as a result of you climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, or jumping, regardless of the height (unless in an attempt to save someone's life).</p> <p>5 We will not cover;</p> <p>(a) The effect of your alcohol, solvent or drug dependency or long term abuse.</p> <p>(b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this</p>

Section 4 – Personal accident - up to £20,000 – continued

What is covered	What is not covered
	excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

Conditions

As well as the general conditions on pages 43 to 44, the following condition applies:

- 1 If **you** make a claim, **you** must allow **our** medical advisers to examine **you** as often as they need to. (**We** will pay any costs and **your** expenses for these examinations.)

Section 5 – Personal belongings - up to £1,500

What is covered	What is not covered
<p>If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £1,500 to replace or repair them. (We will take an amount off for wear and tear and loss of value.) There is a limit of £300 for one item, pair or set. The overall limit for valuables, golf and sports equipment is £300. The maximum payable for sunglasses is £75.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for the following. <ol style="list-style-type: none"> (a) Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days (b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them (c) Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act), and any other loss or damage caused by the breakage

Section 5 – Personal belongings - up to £1,500 – continued

What is covered	What is not covered
	<ul style="list-style-type: none"> (d) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure (e) Loss of, theft of or damage to food, drink or tobacco products (f) Loss of, theft of or damage to contact or corneal lenses, mobile phones (including smart phones and electronic communication devices), loose precious stones, securities, deeds, documents or property held for business purposes (g) Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier (h) Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe or a safety deposit box (i) There is no cover for personal belongings left in a vehicle overnight. <p>2 Winter sports equipment is not covered under this section (see winter sports insurance on pages 36 to 39).</p> <p>3 We will not pay the first £40 of every claim made for each of you. If one occurrence relates to two or more members of the same family this amount will not exceed £80.</p>

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
- 2 If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 3 **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section 6 – Temporary loss of belongings - up to £100

What is covered	What is not covered
<p>If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £100 for the replacements you need to buy.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusion applies:</p> <ol style="list-style-type: none"> 1 If you receive payment from someone or somewhere else, we will take this amount off your claim.

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
- 2 If **your personal belongings** are never found and **we** agree to pay for permanent loss, **we** will take off any amount **we** have already paid for temporary loss.
- 3 Original receipts must be kept for any items purchased.

Section 7 – Money and documents - up to £500

What is covered	What is not covered
<p>We will repay you if you lose any of the following or they are stolen:</p> <ul style="list-style-type: none"> • Bank notes • Coins • Traveller's cheques • Travel tickets • Admission tickets • Meal vouchers • Passports (residual value only) • Qualification certificates <p>For cash there is a limit of £250 for each adult and £50 for each child under 16.</p> <p>This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is later.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for the following: <ol style="list-style-type: none"> (a) Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report. (b) Loss of value or shortages caused by a mistake. (c) Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe. 2 We will not pay the first £40 of every claim made for each of you. Where one occurrence relates to two or more members of the same family this amount will not exceed £80.

Section 7 – Money and documents - up to £500 – continued

Conditions

As well as the general conditions on pages 43 to 44, the following condition applies:

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have insurance.

Section 8 – Loss of passport - up to £250

What is covered	What is not covered
<p>You will be covered for all necessary and reasonable extra travel and accommodation (room only) expenses incurred as a result of having to travel to obtain a replacement passport if it is lost or stolen during the period of insurance.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusion applies:</p> <ol style="list-style-type: none"> 1 You are not covered for loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 **You** must take proper care of **your** passport and act as if **you** did not have this insurance.
- 2 **You** are not covered for any expenses arising whilst **you** are in the **United Kingdom**.
- 3 **You** are not covered for any extra travel and accommodation expenses incurred in returning to the **United Kingdom**.

Section 9 – Personal Liability - up to £2 million

What is covered	What is not covered
<p>If you accidentally injure someone or damage someone else's property whilst on a trip during the period of insurance, you will be covered for your legal liability:</p> <ol style="list-style-type: none"> a) to people who do not work for you or with you and who are not your travelling companions or a close relative; and (b) for accidental damage to property which is not owned or being looked after by you or a close relative. <p>If you are legally responsible for accidental damage to rented accommodation, we will pay up to £100,000 for a single incident.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 This section does not cover liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment. 2 This section does not cover employer's liability or liability caused by you carrying out contracts, supplying goods and services, or doing any paid or voluntary work. 3 You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.

Section 9 – Personal Liability - up to £2 million – continued

What is covered	What is not covered
This cover includes legal expenses which you have paid with our permission.	4 We will not pay the first £250 of every claim to do with rented accommodation.

Conditions

As well as the general conditions on pages 43 to 44, the following condition applies:

- 1 **You** must send **us** any writ, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

Section 10 – Missed departure - extra travel and accommodation expenses - up to £800

What is covered	What is not covered
<p>If one of the following takes place during the period of insurance, you will be covered for the cost of reasonable extra accommodation (room only) and travel expenses to allow you to carry on with your trip if you arrive at your international or final departure point too late to board your booked scheduled transport:</p> <ol style="list-style-type: none"> 1 Labour dispute or protest, civil disturbance, mechanical breakdown, bad weather, or natural disaster which interrupts your booked scheduled transport services, including booked connecting flights. 2 An accident or breakdown involving the car taking you to your United Kingdom departure point. 	

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 **You** must do all that **you** can to arrive at the airport, port or station **you** are leaving from on time.
- 2 In the case of a **labour dispute or protest**, **you** will only be covered if the dispute is announced and begins during the **period of insurance**.
- 3 If **you** miss the departure because **your** car breaks down or **you** are involved in an accident, **you** must send **us** a repairer's report or police accident report.

Section 11 – Mugging - up to £250

What is covered	What is not covered
<p>If during the period of insurance you are mugged and injured and you have a valid claim under Section 3 – Hospital benefit, you will receive a further £50 for each full 24 hours that you spend as an inpatient in a hospital outside the United Kingdom and the country where you normally live.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusion applies:</p> <ol style="list-style-type: none"> You are not covered if you do not report the mugging to the police and get a report from them.

Section 12 – Delay - up to £100 (£5,000 for cancellation)

What is covered	What is not covered
<p>If the transport on which you are booked as a passenger for your outward or return journey is delayed or cancelled for reasons which you (or the tour operator) cannot control, we will pay you one of the following:</p> <ol style="list-style-type: none"> 1 Compensation of £20 for each full 12-hour period that you are delayed, up to a limit of £100. We will work out the length of the delay based on the difference between your scheduled time of arrival and your actual arrival time at your final destination. 2 Your cancellation charges (up to £5,000 and subject to a cancellation excess of £40) if, after a 12-hour delay to the departure of your outward journey from the United Kingdom, you decide to cancel the trip. 	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for the following: <ol style="list-style-type: none"> (a) Any claims if you took this insurance out within four weeks of the date you are due to leave and it is public knowledge that the journey could be delayed (b) Claims caused by the tour operator, or any other provider of transport and accommodation, ceasing to trade (c) Amounts you can get back from someone or somewhere else if you decide to cancel the trip.

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 **You** must ask the airline or transport company to confirm in writing:
 - (a) the cause of the delay or cancellation
 - (b) the period of the delay
 - (c) the scheduled time of departure and arrival; and
 - (d) the actual time of departure and arrival.

Section 13 - Catastrophe - up to £500

What is covered	What is not covered
<p>If one of the following takes place during the period of insurance you will be covered for the cost of reasonable extra travel and accommodation expenses to allow you to continue with your trip:</p> <ol style="list-style-type: none"> You are forced to move from your prebooked accommodation outside the United Kingdom following fire, natural disaster or medical epidemic. You are quarantined or forced to move or cut short your trip by any local or national authority. Natural disaster, which directly or indirectly results in the recommended cancellation or curtailment of your booked scheduled transport for your return home to the United Kingdom, following any directive issued by any recognised government or government body, providing the directive came into force after you purchased this insurance or booked the trip, whichever is later. This cover will only apply when you are unable to recover your incurred expenses through any other means. 	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> Any cost or expense you can get back from a hotel, tour operator, airline or other service provider or local or national authority. Your disinclination to continue with your trip.

Section 14 - Withdrawal of Services - up to £600

What is covered	What is not covered
<p>If you suffer Withdrawal of Services for at least 60 hours without a break, we will pay you £15 for every 24 hours such services are not provided.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> If you book your trip within four weeks of departure. For any strike or industrial action in existence or notice had been given of such action at the time you booked your trip.

Section 14 - Withdrawal of Services - up to £600 – continued

What is covered	What is not covered
	<ol style="list-style-type: none"> 3 For any Withdrawal of Services that is not part of your pre-paid booking. 4 Any claim if not supported in writing of such Withdrawal of Service by your tour operator or hotel.

Section 15 – Winter Sports

This cover is provided only if **you** are under 65.

You will automatically be covered for up to 17 days' **winter sports** cover in any 12 month period.

You will be covered under all sections for all **winter sports** except for:

- ski racing in major events
- ski jumping
- ice hockey; and
- using bobsleighs and skeletons.

You are not covered for **winter sports** equipment under section 5 (Personal belongings) of this travel policy. Please see below for details of cover for **winter sports** equipment.

Ski-lift passes are included in the cover provided by Section 7 (Money and documents) of this travel policy.

The following extra cover is also included in **winter sports**.

Section 15A: Winter sports equipment – up to £500

What is covered	What is not covered (15A & 15B)
<p>You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing your snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £100.</p>	<p>As well as the general conditions on pages 43 to 44, the following conditions apply:</p> <ol style="list-style-type: none"> 1 You are not covered for the following. <ol style="list-style-type: none"> (a) Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss,

Section 15B: Winter sports equipment hire – up to £150

What is covered	What is not covered (15A & 15B)
<p>If you own equipment is lost, stolen or damaged, you will be covered for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles up to £10 a day.</p>	<p>theft or damage to the carrier straight away, you must do so in writing within seven days</p> <p>(b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them</p> <p>(c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure</p> <p>(d) Loss of, theft of or damage to property left in a vehicle overnight.</p> <p>2 If you receive payment from someone or somewhere else, we will take this amount off your claim.</p> <p>3 You are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.</p> <p>4 We will not pay the first £40 of every claim made for each of you. This does not apply to claims for temporary loss or hire of winter sports equipment under Section 15B.</p>

Conditions for Sections 15 A & B

As well as the general conditions on pages 43 to 44, the following conditions apply:

- 1 **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
- 2 The following condition applies to claims for temporary loss of **personal belongings**. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
- 3 **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.

Section 15C: Ski pack (lessons, hire and lift pass) – up to £400

What is covered	What is not covered
<p>If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the ski pack which you cannot use.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusion applies:</p> <ol style="list-style-type: none"> You are not covered for claims caused directly or indirectly by you taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.

Section 15D: Piste closure – up to £500

What is covered	What is not covered
<p>This cover is only available for holidays starting after 10 December and ending before 30 April. If the weather prevents you from skiing at the resort you are booked into, you will be covered for reasonable transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day's skiing you have lost.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> You will not be covered for any amount you can get back from someone or somewhere else. You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Conditions

As well as the general conditions on pages 43 to 44, the following conditions apply:

- Cover will only apply for as long as there are poor snow conditions at **your** resort.
- You** must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

Section 15E: Avalanche closure – up to £500

What is covered	What is not covered
<p>If you arrival at, or departure from, your resort is delayed due to an avalanche or a landslide, you will be covered for reasonable extra travel and accommodation expenses. We will pay up to £25 for each full 24 hours that you are delayed.</p>	<p>As well as the general conditions on pages 43 to 44, the following exclusions apply:</p> <ol style="list-style-type: none"> 1 You will not be covered if the tour operator pays for your extra travel and accommodation costs. 2 If you receive compensation from someone or somewhere else, we will take this off your claim.

Section 16 - Overseas legal expenses and assistance - up to £25,000

Introduction

This is **Your** overseas legal expenses insurance cover. This document contains details of cover, conditions and exclusions relating to each **Insured Person** and is the basis on which all claims will be settled. This insurance is administered by Arc Legal Assistance Limited and underwritten by Inter Partner Assistance SA.

In return for having accepted **Your** premium **We** will in the event of **Bodily Injury** or death, happening within the **Period of Insurance** provide insurance in accordance with the cover detailed below.

The information **You** have supplied forms part of the contract of insurance with **Us**.

United Kingdom residents

This cover is only available to **You** if **You** are permanently resident in the **United Kingdom**.

The Law applicable to this contract

You and **We** are free to choose the law applicable to this contract. This insurance will be governed by the law of England and Wales unless **You** and **We** have agreed otherwise.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this insurance document. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

You/Your/Insured Person

means each person travelling on a **Trip** whose name appears in the policy schedule to which this insurance cover attaches.

We/Us/Our

means Arc Legal Assistance Ltd acting on behalf of the Insurer Inter Partner Assistance

Bodily Injury

means an identifiable physical injury sustained by **You** caused by sudden, unexpected, external and visible means.

Home

means **Your** normal place of residence in the **United Kingdom**.

Section 16 - Overseas legal expenses and assistance - up to £25,000 – continued

Period of Insurance

The period defined in the schedule for the policy to which this cover attaches. During this period any **Trip** not exceeding 31 days is covered. The insurance commences when **You** leave **Your Home** or in respect of a business trip **Your** place of business in the **United Kingdom** (whichever is the later) to commence the **Trip** and terminates at the time of **Your** return to **Your Home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **Trip**.

The **Period of Insurance** is automatically extended for the period of the delay in the event that **Your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this cover.

Terrorism

means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether

acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

means any holiday, business or pleasure or journey made by **You** which begins and ends in the **United Kingdom** during the **Period of Insurance** but excluding one way trips or journeys. Any **Trip** over 31 days is not insured. Each **Trip** under annual multi **Trip** cover is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this document.

United Kingdom

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

What is covered

We will pay up to £25,000 for legal costs to pursue a civil action for compensation against someone else who causes **You Bodily Injury**, illness or death.

Where there are two or more **Insured Persons** insured by this cover, then the maximum amount payable by **Us** for all such claims shall not exceed £50,000.

Special conditions relating to claims

- 1 **We** shall have complete control over the legal case through agents they nominate, by appointing agents of their choice on **Your** behalf with the expertise to pursue **Your** claim.

What is not covered

We shall not be liable for:

- 1 Any claim where in **Our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
- 2 Legal costs and expenses incurred in pursuit of any claim against **Us**, the underwriters, the providers of the insurance to which this cover attaches, someone **You** were travelling with, a person related to **You**, or another **Insured Person**.
- 3 Legal costs and expenses incurred prior to **Our** written acceptance of the case.

Section 16 - Overseas legal expenses and assistance - up to £25,000 – continued

What is covered	What is not covered
<p>2 You must follow Our agent's advice and provide any information and assistance required within a reasonable timescale.</p> <p>3 You must advise Us of any offers of settlement made by the negligent third party and You must not accept any such offer without Our consent.</p> <p>4 We will decide the point at which Your legal case cannot usefully be pursued further. After that no further claims can be made against Us.</p> <p>5 We may include a claim for Our legal costs and other related expenses.</p> <p>6 We may, at Our own expense, take proceedings in Your name to recover compensation from any third party in respect of any indemnity paid under this insurance. You must give such assistance as We shall reasonably require and any amount recovered shall belong to Us.</p>	<p>4 Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.</p> <p>5 Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).</p> <p>6 Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.</p> <p>7 Legal costs and expenses incurred if an action is brought in more than one country.</p> <p>8 Any claim where in Our opinion the estimated amount of compensation payment is less than £1,000 for each Insured Person.</p> <p>9 Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.</p> <p>10 Costs of any Appeal.</p> <p>11 Claims by You other than in Your private capacity.</p> <p>12 Anything mentioned in the general exclusions of the policy to which this cover attaches.</p>

Section 16 - Overseas legal expenses and assistance - up to £25,000 – continued

Claims

As soon as **You** are aware of a situation that **You** may require assistance with under this insurance **You** should telephone the overseas legal expenses claims line on **0844 770 1053**

Cancellation

You may cancel this insurance at any time by writing to and providing fourteen days written notice to **Your** insurance advisor.

Either **We** or **Your** insurance advisor may cancel this insurance by giving fourteen days notice in writing to **You** at **Your** last known address. No refund of premium shall be made.

Disputes

Any dispute between **You** and **Us** may, where **We** both agree, be referred to an arbitrator who will be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration will be binding and carried out under the Arbitration Act. The costs of the arbitration will be at the discretion of the arbitrator.

Compensation

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if Arc or Inter Partner Assistance are unable to meet their obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk

Authorisation

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

Inter Partner Assistance in the UK is a branch of Inter Partner Assistance SA ('IPA'). IPA is authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority in the UK. Details about the extent of IPA's regulation by the Financial Conduct Authority are available from IPA on request. IPA is listed on the Financial Services Register under number 202664. This can be checked by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

IPA address details are:

Inter Partner Assistance, The Quadrangle
106-118 Station Road, Redhill
Surrey RH1 1PR
Registered No: FC008998

General conditions that apply to all sections

- 1 a) **You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct (see Health Questions on pages 4 and 5). **You** must tell **us** of any changes to the Answers **you** have given as soon as possible. Failure to advise **us** of a change to **your** Answers may mean that **your** policy is invalid and that it does not operate in the event of a claim.
- b) If, at the time of taking out this insurance (or booking the **trip** if this was later) **your close relative, business associate** or travel companion had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a **terminal prognosis**, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim **you** (or any insured person) make, that has anything to do with the medical condition of that **close relative, business associate** or travel companion.
- 2 **You** will not be covered for the following:
 - (a) Any claims arising from routine treatment or care which could reasonably be expected to arise during your **period of insurance**.
 - (b) Any claim related to an incident that **you** were aware of at the time **you** took out this insurance and which could lead to a claim.
 - (c) Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to **you**.
 - (d) **You** travelling contrary to the regulations of your transport provider.
 - (e) Indirect losses, which result from the incident that caused **you** to claim. For example replacing locks if **you** lose **your** keys.
 - (f) If **you** receive payment from someone or somewhere else, **we** will take this off **your** claim. This does not apply to Section 4 - Personal accident.
 - (g) Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to.
 - (h) Any claim caused directly or indirectly by the following:
 - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an nuclear device or nuclear equipment;
 - ii) **Your** property being held, taken, destroyed or damaged under the order of any government or other authority;
 - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound;
 - iv) War, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 2 – Medical and

other expenses, while **you** are away from the **United Kingdom**. **You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the **period of insurance**.);

- v) **Acts of terrorism** (This does not apply to Section 2 – Medical and other expenses, while **you** are away from the **United Kingdom**. **You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the **period of insurance**);
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent;
 - vii) **You** taking part in any dangerous or hazardous activity unless it is specified in the policy or **we** have expressly agreed to provide cover.
 - viii) Leaving **your valuables** or money and documents **unattended**.
- (i) Additional expenses e.g. telephone calls, taxi fares, meals and refreshments or loss of earnings.
- 3 **You** must follow any relevant suggestions or recommendations made by any government or other authority before and during the **period of insurance**.
- 4 **You** must do all that **you** can to keep **your** claims as low as possible and to prevent theft, loss and damage.
- 5 If **we** pay any expenses which **you** are not covered for, **you** must pay these back within a month of the end of the **period of insurance**.
- 6 If **you**, or anyone acting for **you**, deliberately make a false claim or statement, the insurance will end and **we** will not pay any claims.

- 7 **We** may take action in **your** name to get compensation or security for loss, damage or expenses covered by this insurance. **You** will not pay anything towards this action, but any amount or security handed over will belong to **us**.
- 8 If **we** have to pay any amounts under the law of another country and **we** would not usually have to pay these amounts under the policy, **you** must repay the amounts to **us**.
- 9 All the sums insured and limits set out in this policy include VAT.
- 10 This contract of insurance will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).
- 11 The premium for this insurance includes insurance premium tax where necessary.
- 12 If **we** pay a claim because **your trip** is cancelled, **we** will not pay a claim under any other section of the policy for the same **trip**.
- 13 If **we** agree to a claim for medical expenses which has been reduced because **you** have used an EHIC or private health insurance, **you** will not have to pay the excess.
- 14 Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

Signed for the insurers



François-Xavier Boisseau
CEO, Insurance Ageas Insurance Limited

Voicing your concerns

Should there ever be an occasion where **you** need to complain, **we** will sort this out as quickly and fairly as possible.

If **you** have a complaint regarding **your** claim, please telephone **us** on the number shown in **your** claims documentation. Alternatively, **you** can write to **us** at the address shown below or email **us** through **our** website at www.ageas.co.uk/complaints (please include **your** policy number and claim number if appropriate).

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA

We will try to resolve **your** complaint by the end of the next working day. If **we** are unable to do this, **we** will write to **you** within five working days to either:

- Tell **you** what **we** have done to resolve the problem; or
- Acknowledge **your** complaint and let **you** know when **you** can expect a full response. **We** will also let **you** know who is dealing with the matter.

We will always aim to resolve **your** complaint within four weeks of receipt. If **we** are unable to do this **we** will give **you** the reasons for the delay and indicate when **we** will be able to provide a final response.

We will review **your** complaint and do **our** best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman Service and further information about this can be found below.

If **you** feel **you** have any cause for complaint regarding the sales literature, the way in which **your** policy was sold to **you**, medical screening or regarding the information and advice about **your** policy, please contact:

The Managing Director
George Burrows
St Marks Court
Chart Way
Horsham
West Sussex
RH12 1RZ
Tel: 01403 327719

Please quote the scheme reference number and scheme name shown on the front cover to help **your** enquiry to be dealt with speedily. They will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman Service and further information about this can be found below.

If **your** complaint is concerning section 16 - Overseas legal expenses and assistance, please contact;

Arc Legal Assistance Limited
PO Box 8921
Colchester
Essex
CO4 5NE
Tel: 0844 770 9000

Alternatively, **you** can email them at claims@arclegal.co.uk

They will review **your** complaint and do their best to address **your** concerns. If the matter is not resolved to **your** satisfaction **you** can write to the Financial Ombudsman Service and further information about this can be found below.

Contact the Financial Ombudsman Service

If the appropriate party above cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are still dissatisfied with the final response, or if the appropriate party has not issued their final response within eight weeks from **you** first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider **your** complaint once **you've** tried to resolve it with **us**.

South Quay Plaza,
183 Marsh Wall
London
E14 9SR

Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **our** obligations **you** may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit.

For further information see www.fscs.org.uk

Insurers

The insurers for sections 1 to 15 are Ageas Insurance Limited. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Section 16 Overseas Legal Expenses and Assistance is insured by Inter Partner Assistance S.A. please refer to Section 16 for details.

Know before you go – checklist

We recommend that **you** do the following things before **you** go on holiday:

- 1 Check the Foreign and Commonwealth Office (FCO) travel advice website at www.fco.gov.uk/knowbeforeyougo, or call 0845 850 2829.
- 2 Get travel insurance and read the policy carefully to make sure that the cover is suitable for your needs.
- 3 For your own protection, try to make sure that the company you book your trip through belongs to a trade organisation – for example, one that uses the letters ABTA or ATOL.
- 4 Take enough money with you for your trip but, where possible, use traveller's cheques rather than money.
- 5 Make sure you have a valid passport and the visas you need.
- 6 Check what vaccinations you need in good time before you travel.
- 7 Check out the NHS website www.nhs.uk/nhsengland/Healthcareabroad - to see if you need to take any extra health precautions.
- 8 Plan to avoid trouble, find out about local laws and customs, and take a guidebook.
- 9 Make copies of your passport and insurance policy, plus the 24-hour emergency number and ticket details – leave copies with family and friends.
- 10 Leave a copy of your travel plans and a way of contacting you, such as an e-mail address, with family and friends.

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your personal information**.

In this notice, **we** and **us** and **our** mean Ageas Insurance Limited. **Your personal information** means any information **we** hold about **you** and any information **you** give **us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **your** policy as it will also apply to them. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information this could give **us** the right to avoid **your** insurance policy or it could impact **your** ability to claim.

Sensitive information

Some of the **personal information** that **we** ask **you** to provide is known as sensitive personal data. This will include information relating to health issues, race, religion and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We are part of the Ageas group of companies. **We** may share **your personal information** with other companies in the group for any of the purposes set out in this notice. If **you** want to know more about the Ageas group please go to www.ageas.co.uk.

We will use **your personal information** to arrange and manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **you** or **your** insurance adviser. **We** will also use

your personal information to assess **your** insurance application and provide information to credit reference agencies.

We may have to share **your personal information** with other insurers, statutory bodies, regulatory authorities, **our** business partners or agents providing services on **our** behalf and other authorised bodies.

We will share **your** personal information with others:

- if **we** need to do this to manage **your** policy with **us** including settling claims (if the claim relates to an incident which occurs abroad **we** may transfer **your** personal information outside the European Economic Area);
- for underwriting purposes, such as assessing **your** application and arranging **your** policy;
- for management information purposes;
- to prevent or detect crime (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

You can ask for further information about **our** use of **your personal information**. If **you** require such information, please write to the Data Protection Officer at the address set out below.

Preventing and detecting crime

We may use **your personal information** to prevent crime. In order to prevent crime **we** may:

- check **your personal information** against **our** own databases;
- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency.

Other companies within the financial services industry may also search such fraud prevention agencies when **you** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant **personal information** with them. The information **we** share may be used by those companies when making decisions about **you**. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below; and/or

- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. **We** may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your personal information** and information about **your** use of **our** products and services to carry out research and analysis. **We** will only use **your personal information** to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

You are entitled to receive a copy of any of **your personal information** **we** hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that **we** use **personal information**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

You have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**.

Notes

Notes

Underwritten by:

Ageas Insurance Limited

Registered office address

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

Registered in England and Wales Number 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority



GeorgeBurrows

George Burrows is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered number: 1199129 England and Wales.

www.gallagherheath.com

T470C Apr 2014