

# Your First Directory Travel Insurance

Policy Number FD070104M

**To be eligible you and any insured persons need to be:**

- Under 70 when your trip starts.
- A resident of the UK\*
- Registered with a doctor in the UK and liable to pay local taxes.
- Children are eligible if they are aged under 18 years old (or under 23 years old and in full time education and living at home outside of term time).

**\*definition of UK includes Channel Islands and Isle of Man**

**Please take time to read this booklet as it contains important information.**

To help you understand what you are covered for at a glance – we've highlighted some common questions such as

- do I need to tell you that I'm travelling?
- do you need to know about any medical conditions?
- what is the maximum trip length?
- are holidays in the UK covered?
- are business trips and winter sports covered?
- how do I make a claim?

Further details are on page 2.

# Welcome to your First Directory Travel Insurance

Please take time to read this booklet as it contains important information. If you have a question and cannot find the answer either below or in the policy wording, please contact Customer Services.

## **Do I need to tell you that I am travelling?**

No. As long as you have told us about any relevant pre-existing medical conditions you do not need to register with us or tell us that you are travelling.

## **Do you need to know about any medical conditions?**

Yes. If you, or any insured person have a medical condition(s), you should check to see if the condition(s) is covered automatically on the "Accepted conditions" list. If the condition is not listed and if in the 12 months prior to booking a trip you have been prescribed medication, have received or are awaiting medical treatment, tests or investigations, being referred to a specialist or admitted to hospital, then you should call us before booking trips. Undiagnosed symptoms are not covered. Please see the 'Your Health' section with the "Accepted conditions" list on page 15 for full details of when and what you must declare.

## **What is the policy excess?**

Where a policy excess applies it is £50 per person, per trip.

## **What is the maximum trip length?**

Trips should be no longer than 31 days and must start and end in the UK, Channel Islands or Isle of Man.

## **Are holidays in the UK covered?**

Yes. Holidays in the UK, Channel Islands or Isle of Man need to involve a stay of at least two consecutive nights in pre-booked holiday accommodation. Please see our definition of pre-booked holiday accommodation on page 8.

## **Are winter sports holiday covered?**

Yes. Winter sports holidays are covered for up to a maximum of 31 days in any calendar year. Please see the full details of what is covered on page 25.

## **Are business trips covered?**

We will provide cover if you travel outside the UK to carry out office-based clerical or administrative duties you are covered for up to a maximum of 31 days in any calendar year. We do not cover any other type of business travel, even if you have some leisure time during your trip.

## **Can I claim for cancellation of my trip if I have a problem with my travel documents, e.g. my passport is out of date/not arrived in time or my visa is invalid?**

No. There is no cover under this policy for problems with your travel documents before you leave. If your passport is lost or stolen or damaged while you are abroad there is cover in this situation. Please see the Emergency Travel Document section on page 24.

Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign and Commonwealth Office website [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice).

## **How do I make a claim?**

To make a claim please call the relevant number on page 3 and refer to the information on page 5.

## **Can my partner travel independently?**

Yes, partners who are not named account holders can travel without the account holder at any time provided they are eligible and the account holder is aged under 70.

# Travel Insurance Helplines

<b>Medical Risk Assessment</b> Please refer to the Your Health section on page 18 to find out if you need to tell us about medical condition(s).	Within the UK	<b>08000 517 463</b>
	Lines open: Mon–Fri (8am–8pm) Sat (9am–6pm) Closed Public Holidays and Sundays	
<b>24-hour Medical Emergency Assistance</b> If you are injured or fall ill while you are away, please contact this helpline.	Within the UK	<b>08000 517 464</b>
	Outside the UK	<b>+44 1603 605128</b>
	Lines open: 24 hours a day, 365 days a year	
<b>Customer Services</b> Use this number for all general policy enquiries. Policy documentation is available in large print, audio and Braille. If you require any of these formats please contact <b>first direct</b> .	Phone	<b>03 456 100 100</b>
	Text-phone	<b>03 456 100 147</b>
	Lines open: 24 hours a day, 365 days a year	
<b>Travel Claims</b> Use this number to report any travel claims, which are not as a result of a medical emergency.	Within the UK	<b>08000 517 467</b>
	Outside the UK	<b>+44 1603 605125</b>
	Fax	<b>01603 605131</b>
	Text-phone	<b>020 7662 0276</b>
	Lines open: 24 hours a day, 365 days a year	
<b>Legal Expenses Claims and Advice</b> Use this number to report any legal expenses claims or if you require advice for any personal legal problem that may lead to a claim under this policy.	Within the UK	<b>01603 208535</b>
	Outside the UK	<b>+44 1603 208535</b>
	Lines open: 24 hours, 365 days a year	
<b>Travel Assistant</b> This helpline can assist you with a wide range of travel advice before and while you are away. Please do not call this number for policy queries or claims.	Within the UK	<b>08000 517 469</b>
	Outside the UK	<b>+44 1603 605129</b>
	Lines open: 24 hours, 365 days a year	

## Telephone call charges and recording

Calls to 0800 numbers are free from UK landlines and mobiles.

The cost of calls to 01, 02 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection, telephone calls may be recorded and/or monitored.

# Travel Assistant Helpline

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

## Advice before you travel:

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

## While travelling:

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

## Other emergency services while travelling:

- a 'phone home' translation and interpretation service if you need it in an emergency.

**Please note:** There is no charge for the provision of the advice guidance or other emergency service shown above. However, if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and you will need to adhere to the provider's terms and conditions.

## Foreign and Commonwealth Office (FCO) – Travel advice by country



We are working with the FCO to help British travellers stay safe overseas. Before you travel abroad, check out the FCO website [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

It is packed with essential travel advice and tips, plus up to date information about different countries.

# Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit the following websites: [caa.co.uk](http://caa.co.uk) and search for 'travel problems' and [dft.gov.uk](http://dft.gov.uk) and search for 'maritime passenger rights'.

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

**Please note** - we are not responsible for the content of other websites.

## Your Claim

If you need to make a claim please telephone the number shown on page 3 immediately. Only a selection of claims scenarios are shown below. Please refer to the relevant section within this policy booklet for full details of cover and any evidence we may require.

Type of claim	What must I do?	What will I need?
<b>Cancelling your trip or coming home early</b> – see page 17	<ul style="list-style-type: none"> <li>• Check that the reason you need to cancel or come home early is covered.</li> <li>• Contact the Medical Emergency Helpline before returning home.</li> </ul>	<ul style="list-style-type: none"> <li>• For medical claims, we will send a medical certificate for completion by the patient's doctor to confirm the reason for the claim.</li> <li>• Evidence of your booking and the cancellation.</li> </ul>
<b>Missed departure</b> – see page 19	<ul style="list-style-type: none"> <li>• Do all you can to get to your departure point on time.</li> </ul>	<ul style="list-style-type: none"> <li>• A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident.</li> </ul>
<b>Delayed departure after check-in</b> – see page 19	<ul style="list-style-type: none"> <li>• Check that your delay was over 12 hours before submitting a claim.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/ carrier of the actual date and time of departure and the reason for the delay.</li> </ul>
<b>Enforced Stay Abroad</b> – see page 19	<ul style="list-style-type: none"> <li>• Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/ carrier of the actual date and time of your return to the UK.</li> <li>• Documentary evidence of costs incurred if you make your own way home.</li> </ul>
<b>Medical Emergency</b> – see page 20	<ul style="list-style-type: none"> <li>• Contact the Medical Emergency Helpline before any hospital admission or as soon as possible thereafter.</li> </ul>	<ul style="list-style-type: none"> <li>• All medical reports given to you by the treating facility.</li> </ul>
<b>Legal Expenses</b> – see page 22	<ul style="list-style-type: none"> <li>• Contact the Legal Expenses Claims and Advice Helpline as soon as you are aware of the incident.</li> </ul>	<ul style="list-style-type: none"> <li>• We will tell you when you call if we need anything else to deal with your claim</li> </ul>
<b>Emergency Travel Documents</b> – see page 24	<ul style="list-style-type: none"> <li>• Report incident to the police as soon as reasonably possible.</li> </ul>	<ul style="list-style-type: none"> <li>• All receipts for any costs incurred.</li> </ul>
<b>Baggage and personal money</b> – see page 23	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover lost/stolen property.</li> <li>• Report incident details to the police as soon as reasonably possible.</li> <li>• Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions.</li> <li>• Do not dispose of damaged items.</li> </ul>	<ul style="list-style-type: none"> <li>• A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts.</li> <li>• Proof of purchase of the lost, stolen or damaged item.</li> <li>• Proof that you owned the money and its value.</li> <li>• A written report from the police or any other relevant authority.</li> </ul>
<b>Delayed Baggage</b> – see page 23	<ul style="list-style-type: none"> <li>• Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/ carrier of the number of hours delay.</li> </ul>

# Guide to your First Directory Travel Insurance policy

<b>Contents</b>	<b>Page</b>
<b>Section 1 Important Information</b>	
Important information about your policy	<b>7</b>
<b>Section 2 Policy Wording</b>	
Definitions	<b>8</b>
Helpful and important information about this policy	<b>9</b>
Information and Changes we need to know about	<b>10</b>
General Exclusions	<b>11</b>
General Conditions	<b>13</b>
<b>Your health</b>	
“Accepted medical conditions” list	<b>15</b>
Cancelling or coming home early	<b>17</b>
Travel disruption	<b>19</b>
Emergency medical and associated expenses	<b>20</b>
Accidental death and permanent disability	<b>21</b>
Legal expenses and advice	<b>22</b>
Personal liability	<b>23</b>
Your possessions	<b>23</b>
Catastrophe cover	<b>25</b>
Winter sports	<b>25</b>
Your Activities	<b>27</b>
<b>Complaints procedure</b>	<b>29</b>
<b>Compensation</b>	<b>29</b>
<b>Further information about this policy</b>	<b>29</b>
<b>Privacy Overviews</b>	<b>30</b>
<b>first direct</b> Privacy Overview	<b>30</b>
Aviva Privacy Notice	<b>30</b>

# Section 1 Important Information

## How long does my First Directory Travel Insurance run for?

All cover under this policy will cease automatically if:

1. the First Directory holder:
  - closes the 1st Account from which the First Directory fee is debited.
  - cancels First Directory.
  - reaches 70 years of age (on joint accounts cover continues for the other eligible First Directory holders until they reach age 70).
  - is no longer a UK, Channel Islands or Isle of Man resident.
  - is believed to be or reasonably suspected by us to be acting fraudulently.
2. **first direct:**
  - cancels the First Directory under one of the reasons set out in the First Directory terms and conditions.

## Eligibility

As your circumstances may change over time, it is important that you review the terms and conditions of this policy regularly to check you remain eligible and that the cover remains adequate for your needs.

## Meeting your needs

This policy has been designed to meet the needs of people who wish to protect against costs that could arise in the course of their travels. It covers such things as coming home early, emergency medical treatment, personal liability, legal expenses and the theft of your money.

## Your cancellation rights

This cover is provided with First Directory. To exercise your right to cancel this cover you must cancel First Directory. If you do not cancel First Directory, this policy will remain in force. Please refer to the terms and conditions of First Directory on how to cancel.

## How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline shown on page 3.

## How do I make a complaint?

We hope you will be happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. If you are unhappy with any aspect of the handling of your claim please contact

- the Travel Claims Helpline number shown at the front of this booklet; or
- the HSBC Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO19 1QA.

If your complaint is regarding anything else please contact the Customer Services Helpline number shown at the front of this booklet. Aviva is covered by the Financial Ombudsman Service, you can find their full details on page 29. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Section 2 - Policy Wording

### Definitions

Wherever the following words or phrases appear in bold, they will have the following meanings	
<b>close business colleague</b>	Someone <b>you</b> work with in the <b>UK</b> who has to be in work in order for <b>you</b> to be able to go on or continue a <b>trip</b> . A senior manager or director of the business must confirm this in the event of a claim.
<b>close relative</b>	<b>Your</b> mother, father, sister, brother, <b>partner</b> , fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.
<b>doctor</b>	A registered member of the medical profession who is not related to <b>you</b> or anyone <b>you</b> are travelling with.
<b>excess</b>	The amount that <b>you</b> will have to pay towards each claim per <b>insured person, per trip</b> .
<b>first direct</b>	A division of HSBC UK Bank plc.
<b>First Directory holder</b>	The person named on the 1st Account as a <b>First Directory holder(s)</b> .
<b>home</b>	<b>Your</b> home address in the <b>UK</b> .
<b>home territory</b>	1. England, Scotland, Wales, Northern Ireland, Jersey and Isle of Man if <b>your home</b> is located in any of these areas; 2. Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if <b>your home</b> is located on any of these islands.
<b>office-based business travel</b>	Travel outside the <b>UK</b> if the reason for <b>your trip</b> is to carry out wholly office-based clerical or administrative duties only, which do not involve <b>you</b> dealing with members of the public. Office-based business travel is limited to 31 days in any calendar year.
<b>partner</b>	The person that the <b>First Directory holder</b> lives with at <b>home</b> in a domestic relationship, whether married or co-habiting (as if husband and wife or civil partnership), regardless of gender, who is under 70 years of age at the start date of the <b>trip</b> .
<b>period of insurance</b>	Each <b>trip you</b> make, whilst you hold First Directory, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, declarations and exclusions. Cover for each individual <b>trip</b> applies as follows: 1. Cover for cancelling <b>your trip</b> begins from the date of opening First Directory or the date of booking each <b>trip</b> (whichever is later) and ends when <b>you</b> leave <b>your home</b> to start <b>your trip</b> ; 2. Cover under all other sections starts when <b>you</b> leave <b>your home</b> and ends when <b>you</b> return <b>home</b> (or are repatriated to a hospital in the <b>UK</b> ), providing <b>you</b> do not exceed the <b>trip</b> limit.
<b>personal money</b>	Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.
<b>point of international departure</b>	The airport, port or station from which <b>you</b> will undertake international travel from or to the <b>UK</b> . If <b>your home</b> is in Northern Ireland, <b>you</b> are also covered for international travel from or to the Republic of Ireland.
<b>pre-booked holiday accommodation</b>	A commercially run premises where a fee is charged which has been booked prior to the start of <b>your trip</b> , including a pre-booked tent or caravan pitch but not including residential properties belonging to friends or family.
<b>this policy</b>	The First Directory worldwide travel insurance.
<b>travelling companion</b>	A person <b>you</b> travel with, without whom <b>you</b> would not make or continue <b>your trip</b> .



<b>trip(s)</b>	Journeys beginning and ending in the <b>UK</b> that last no more than 31 days that are either: 1. Holidays outside the <b>UK</b> ; or 2. <b>Office-based business travel</b> outside the <b>UK</b> ; or 3. Holidays within the <b>UK</b> , that include two or more consecutive nights stay in <b>pre-booked holiday accommodation</b> .
<b>UK</b>	England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.
<b>UK resident</b>	An <b>insured person</b> whose main <b>home</b> is in the <b>UK</b> , who is registered with a <b>doctor</b> and who is liable to pay taxes in the <b>UK</b> .
<b>valuables</b>	Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, photographic equipment, video cameras, e-readers, laptops and tablets, or any accessories which are designed to be used with these items.
<b>we, us, our, insurer</b>	Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.
<b>winter sports equipment</b>	Skis, snowboards, boots, helmets, bindings or poles.
<b>you, your(s), yourself, insured person</b>	The <b>First Directory holder</b> , his/her <b>partner</b> and their dependent children who at the start date of the <b>trip</b> are under 18 years of age (under 23 years of age if still in full-time education and living at <b>home</b> outside term time).

## Helpful and Important Information about your Insurance

<p><b>This policy</b> is included with First Directory. Please read this booklet carefully, keep it in a safe place and take it with <b>you</b> when <b>you</b> travel. It gives <b>you</b> full details of what is covered, what is not covered and the limits, <b>excesses</b> and conditions of cover. It is the <b>First Directory holder's</b> responsibility to ensure that all <b>insured persons</b> are aware of their responsibility and comply with all of the policy conditions. If <b>you</b> do not comply, <b>we</b> may refuse <b>your</b> claim or reduce <b>your</b> cover in the event of a claim.</p>
<p>In respect of each <b>trip</b> taken during the <b>period of insurance</b>, <b>we</b> will provide the cover set out in <b>this policy</b> document provided:</p> <ol style="list-style-type: none"> <li>1. <b>you</b> are a <b>First Directory holder</b> and hold a 1st Account;</li> <li>2. <b>you</b> are a <b>UK resident</b>;</li> <li>3. the <b>trip</b> begins after the date First Directory was opened;</li> <li>4. <b>you</b> have booked <b>your</b> return journey before leaving the <b>UK</b>, or if <b>you</b> have an open ticket, <b>you</b> have confirmed <b>your</b> return date with the airline.</li> </ol>
<p><b>Children</b></p> <p>Dependent children who at the start date of the <b>trip</b> are under 18 years of age (under 23 years of age if still in full time education and living at <b>home</b> outside of term time) are only covered:</p> <ol style="list-style-type: none"> <li>1. when travelling with the <b>First Directory holder</b> or his/her <b>partner</b>; or</li> <li>2. whilst travelling abroad on their own to stay with <b>close relatives</b> who permanently live abroad, for the duration of the <b>trip</b>.</li> </ol>
<p><b>Automatic cover</b></p> <p>The insurance cover automatically applies for each <b>trip</b>; this means <b>you</b> do not have to contact <b>us</b> every time <b>you</b> book a <b>trip</b>, unless <b>you</b> need to tell the Medical Risk Assessment Helpline about any change to a previously disclosed medical condition or the diagnosis of a new condition. Please also read 'Information and changes we need to know about' below.</p>

## Information and Changes we need to know about

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask **you**. For example before **you** book a **trip** or travel, **you** may need to tell the Medical Risk Assessment Helpline about medical conditions not shown on the "Accepted conditions" list. After **your** First Directory is opened, **you** must make sure that **you** tell the Medical Risk Assessment Helpline if there are any changes in health. Please see the 'Your Health' section of **this policy** for full details of what **you** need to declare.

**You** also need to tell **first direct** if **you** move address – if this means that **you** are no longer a **UK resident** then all cover under **this policy** will end.

When **we** are notified of a change, **we** will tell **you** if it affects **this policy**, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms. If the information provided by **you** is not complete and accurate **we** may:

1. revise or amend the medical underwriting decision(s) for any declared pre-existing condition(s), which may result in the accepted condition being excluded; or
2. refuse to pay any claim; or
3. not pay any claim in full.

If **you** are in any doubt about Information or Changes **we** need to know about, please contact **us**.

### Automatic extension of cover

If **you** cannot get back home before **your** cover ends, **this policy** will remain in force as follows:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **you** are booked to travel as a ticket holding passenger is delayed or cancelled; or
2. for as long as medically necessary where **you** are claiming for emergency medical treatment under **this policy**.

### Automatic termination of cover

All cover under **this policy** will cease automatically if:

1. The **First Directory holder**:

- closes the 1st Account from which the fee is debited;
- cancels First Directory;
- reaches 70 years of age (on joint accounts cover continues for other eligible **First Directory holders** until they reach 70 years of age);
- is no longer a **UK resident**;
- is believed to be or reasonably suspected by **us** to be acting fraudulently.

2. **first direct** cancels First Directory under one of the reasons set-out in the First Directory Terms and Conditions.

If an **insured person** is on a **trip** at the time an automatic termination event occurs, all cover will cease when the **trip** ends.

### Your cancellation rights

**This policy** will remain in force subject to the automatic termination of cover section above.

**You** have a statutory right to cancel **this policy** within 14 days from when **you** receive **your** travel insurance policy document. To cancel **this policy** First Directory must be cancelled. If it is not cancelled, **this policy** will remain in force until any of the automatic termination events shown above occurs, or **this policy** is cancelled in accordance with the rights shown in the General Conditions section of the policy wording.

To exercise **your** right to cancel, please contact **first direct**.

### Use of language

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

### Choice of law

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

1. **you** and the **insurer** agree otherwise; or
2. at the date of the contract **the First Directory holder** is a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man in which case (in the absence of agreement to the contrary) the law of that country will apply.

## General Exclusions and Conditions (These apply to the whole of this policy)

### General Exclusions

This policy does not cover the following:	
1.	Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: a. War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power. b. Any action taken in controlling, preventing, suppressing or in any way relating to (a) above.
2.	Claims directly or indirectly caused by: a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or part of an assembly; or c. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3.	Any claim for <b>your</b> death, injury, illness or disability resulting from: a. <b>Your</b> suicide or attempted suicide; or b. <b>Your</b> misuse of alcohol or drugs or <b>your</b> consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to <b>your</b> judgement causing <b>you</b> to take action <b>you</b> would not normally have taken; or c. Any exacerbation of an accepted medical condition caused by <b>your</b> misuse of alcohol or drugs.
4.	Any claim where during the <b>trip</b> , <b>you</b> deliberately put <b>yourself</b> at risk of death, injury, illness or disability (unless <b>your</b> life is in danger or <b>you</b> were trying to save human life).
5.	Any loss that is not specifically described in the stated terms and conditions, e.g. <b>we</b> will not pay for loss of earning if <b>you</b> are unable to return to work due to illness or injury during <b>your trip</b> , or any payment which <b>you</b> would normally have made during <b>your</b> travels.
6.	Any incident which happens after the <b>trip</b> duration limit has been reached.
7.	Any claim for an incident which happens during a <b>trip</b> that results from: a. <b>you</b> riding or being carried as a passenger on a scooter, moped or motorcycle: i. 125cc or under, unless <b>you</b> wear a crash helmet and, as a rider, <b>you</b> are fully licensed to use such a vehicle in the <b>UK</b> ; ii. over 125cc, unless this is <b>your</b> mode of transport from the <b>UK</b> and <b>you</b> wear a crash helmet and appropriate protective clothing. As a rider <b>you</b> must be fully licensed and insured to use this vehicle in the <b>UK</b> . There is no cover for <b>trips</b> taken outside of Europe. b. <b>you</b> driving any motorised vehicle, unless <b>you</b> are fully licensed to drive such a vehicle in the <b>UK</b> ; c. <b>you</b> driving or being a passenger in any motorised vehicle unless <b>you</b> have complied with all laws applying to use of that vehicle in the country <b>you</b> are visiting, for example <b>you</b> must wear a seatbelt where this is required by law; d. <b>your</b> involvement in paid or unpaid manual work or physical labour of any kind, other than charity and conservation work (see further limitations in the Your Activities section); e. business travel if <b>your</b> job is not wholly an office based role and <b>your trip</b> involves dealing with members of the public or any tasks other than clerical or administrative duties; f. <b>you</b> taking part in an activity which is shown as excluded in the Your Activities section; g. <b>you</b> taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another; h. <b>you</b> climbing on to, on top of, or jumping from any balcony railing, ledge or wall; or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.
8.	Any claim resulting from a tropical disease where <b>you</b> have not had the recommended inoculations and/or taken the recommended medication.

9.	<p>Any claim for:</p> <ul style="list-style-type: none"> <li>a. management fees, maintenance costs or exchange fees, unused travel or accommodation arranged by using air miles, loyalty or points based schemes, timeshares or similar promotions;</li> <li>b. costs where these are recoverable from <b>your</b> travel or accommodation provider;</li> <li>c. costs <b>you</b> have paid on behalf of persons not insured under <b>this policy</b>;</li> <li>d. administration costs charged by <b>your</b> travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.</li> </ul>
10.	Any claim because <b>you</b> do not feel like travelling, or <b>you</b> are not enjoying <b>your trip</b> .
11.	Any claim caused by an event for which the dates had been publicly announced and /or reported by the media at the time of opening First Directory or booking <b>your trip</b> (whichever is later), e.g. strike, airport closure or flight cancellation.
12.	<b>You</b> must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report <b>you</b> must provide other independent proof of the loss or theft, such as a letter from <b>your</b> transport company, hotel, or resort management).

## General Conditions

1.	<p><b>You</b> are the <b>First Directory holder</b>, his/her <b>partner</b> or their dependent children who at the start date of the <b>trip</b> are under 18 years of age (under 23 if still in full time education and living at <b>home</b> outside of term time).</p>
2.	<p><b>You</b> must have taken reasonable care to provide complete and accurate answers to the questions asked when <b>you</b> opened First Directory and <b>you</b> before book a <b>trip</b> or travel make sure that <b>you</b> have told <b>us</b> about any medical conditions as detailed in the 'Your Health' section on page 18.</p> <p>Please note that if <b>you</b> fail to tell the <b>insurer</b> about medical conditions this could invalidate <b>this policy</b> and could mean that part or all of a claim may not be paid. It is therefore very important that <b>you</b> read the 'Your Health' section in this booklet.</p> <p>If the information provided by <b>you</b> is not complete and accurate, <b>we</b> may amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or refuse to pay any claim, or not pay any claim in full.</p> <p>If <b>you</b> fail to notify <b>us</b> of any changes to <b>your</b> health before a trip (as required in the 'Your Health' section of this booklet) this could result in a previously accepted medical condition being excluded.</p>
3.	<p><b>Our right to cancel:</b> <b>first direct</b> may cancel <b>this policy</b> on <b>our</b> behalf by sending at least 30 days' notice setting out the reason for cancellation.</p> <p>Valid reasons include, but are not limited to, the following:</p> <ol style="list-style-type: none"> <li>where <b>we</b> reasonably suspect fraud;</li> <li>where <b>you</b> fail to co-operate with <b>us</b> or provide <b>us</b> with information or documentation <b>we</b> reasonably require and this affects <b>our</b> ability to assess a claim or defend <b>our</b> interests. See the General Conditions 7, 8, and 10 below;</li> <li>where <b>you</b> have not taken reasonable care to provide complete and accurate answers to the questions <b>we</b> ask as required in the 'information and changes <b>we</b> need to know about' section in this policy booklet and General Condition 2;</li> <li>where <b>first direct</b> decide to offer <b>this policy</b> through an alternative provider as provided for in General Condition 16.</li> </ol> <p><b>first direct</b> may also cancel <b>this policy</b> in accordance with the First Directory Terms and Conditions. Please refer to this document for further details.</p>
4.	<p><b>Claims fraud:</b> In order to prevent and detect fraud <b>first direct</b> and the <b>insurer</b> may at any time share information about <b>you</b> with other organisations and public bodies including the police. <b>You</b> should show these notices to anyone who has an interest in <b>this policy</b>.</p> <p>If <b>your</b> claim is in any way dishonest or exaggerated <b>we</b> will not pay any costs or benefits under <b>this policy</b> and <b>we</b> may cancel <b>this policy</b> immediately and backdate the cancellation to the date of the fraudulent claim. <b>We</b> may also report <b>you</b> to the police and/or take legal action against <b>you</b>.</p>
5.	<p><b>You</b> must take all reasonable precautions to protect <b>yourself</b> and <b>your</b> property against any accident, injury, theft, loss or damage. <b>You</b> must take the same level of care as <b>you</b> would if <b>you</b> did not have <b>this policy</b>.</p>
6.	<p>If <b>we</b> make a payment before cover is confirmed and <b>our</b> claims investigation reveals that no cover exists under the terms of <b>this policy</b>, <b>you</b> must pay <b>us</b> back any amount <b>we</b> have paid, which <b>you</b> are not covered for.</p>
7.	<p><b>You</b> must tell <b>us</b> as soon as possible after becoming aware of any circumstances which may lead to a claim under <b>this policy</b>. <b>You</b> must also tell <b>us</b> if <b>you</b> are aware of any legal proceedings, summons or prosecution. <b>You</b> must send <b>us</b> every communication relating to a claim as soon as reasonably possible.</p>
8.	<p><b>You</b>, or any person acting for <b>you</b>, must not negotiate, admit or reject any claim without <b>our</b> permission in writing.</p>
9.	<p><b>We</b> may refuse to pay any expenses for which <b>you</b> cannot provide receipts or bills.</p>

10.	<b>You</b> or <b>your</b> legal representative must pay for any certificates, information and evidence, which <b>we</b> may need. When there is a claim for injury or illness, <b>we</b> may ask for, and will pay for, any <b>insured person</b> to be medically examined on <b>our</b> behalf.
11.	If, at the time of an incident which results in a claim under <b>this policy</b> , there is any other insurance covering the same loss, damage, expense or liability, <b>we</b> are entitled to approach that insurer for a contribution towards the claim, and will only pay <b>our</b> share. This condition does not apply to the Accidental Death and Permanent Injury benefit or Medical Inconvenience benefits under the Emergency Medical and Associated Expenses section.
12.	<b>We</b> are entitled to take over and carry out in <b>your</b> name the defence or settlement of any legal action. <b>We</b> may also take proceedings at <b>our</b> own expense and for <b>our</b> own benefit, but in <b>your</b> name, to recover any payment <b>we</b> have made under <b>this policy</b> to anyone else.
13.	If <b>you</b> make a medical claim <b>you</b> may be asked to provide consent to enable <b>us</b> to access <b>your</b> medical records. This will help the treating doctors, and <b>us</b> , to provide <b>you</b> with the most appropriate treatment and assess whether cover applies. If <b>you</b> do not agree to provide this <b>we</b> will not deal with <b>your</b> claim.
14.	Following the expiry of <b>your</b> statutory cooling off period (14 days commencing on the date <b>you</b> take out the account or the date on which <b>you</b> receive the policy documents (whichever is the later)), <b>you</b> continue to have the right to cancel First Directory at any time by contacting <b>first direct</b> , but no refund of any fees payable in respect of First Directory will be available.
15.	<p><b>We</b> can, at any time and after taking a fair and reasonable view, but no more than once in any 6 month period make changes to <b>this policy's</b> terms and conditions, to reflect changes in <b>our</b> expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses.</p> <p>When doing so <b>we</b> will only consider one or more of the following:</p> <ol style="list-style-type: none"> <li><b>our</b> experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.</li> <li>information reasonably available to <b>us</b> on the actual and expected claims experience of insurers of similar products.</li> <li>widely available economic information such as inflation rates and exchange rates.</li> </ol> <p>Additionally, <b>we</b> can, at any time and after taking a fair and reasonable view, make changes to <b>this policy's</b> terms and conditions:</p> <ol style="list-style-type: none"> <li>to reflect changes (affecting <b>us</b> or <b>this policy</b>) in the law or regulation or the interpretation of law or regulation, or changes in taxation.</li> <li>to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which <b>we</b> intend to comply.</li> <li>in order to make <b>this policy</b> clearer and fairer to <b>you</b> or to rectify any mistakes that may be discovered in due course.</li> </ol> <p>Changes (together with the reasons for such changes) will be notified to <b>you</b> in writing at least 30 days in advance.</p>
16.	<b>first direct</b> may cancel <b>this policy</b> on <b>our</b> behalf and may offer cover with another provider. If this happens <b>first direct</b> will give <b>you</b> 30 days' notice.

## Your health – cover and exclusions for medical conditions

### Please read this section carefully

This **policy** is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents.

#### **Medical Condition** means:

Any illness, disease or injury that **you** have had in the 12 months prior to booking a **trip(s)** where **you** have;

- been prescribed for medication; and/or
- received or are awaiting, medical treatment, tests or investigations and/or
- been referred to, or had follow up with a specialist and/or
- been admitted to hospital or had surgery.

### What do you need to tell us?

If an **insured person** has any **medical condition** other than those shown as an 'Accepted condition' on pages 15 and 16 and **you** wish **us** to consider covering the **medical condition(s)**, **you** need to call **us** on 08000 517 463.

**Please note – medical conditions** are not covered by this policy unless:

- **you** only have 'Accepted conditions' shown on pages 15 and 16; or
- **we** have been told about them and have confirmed in writing that they have been accepted.

### When do you need to tell us?

#### • **Before booking any trip**

If **you** wish **us** to consider covering **medical conditions** **you** have that are not shown on the 'Accepted conditions' list, **you** need to contact **us** before booking any **trip**.

When **you** call **us**, **we** will assess **your medical condition(s)** and tell **you** whether or not **we** are able to cover the condition(s).

#### • **After booking a trip but before travelling**

If after the **trip** has been booked **you** are referred to a consultant/specialist or admitted to hospital, **you** will be covered for cancellation of **your trip** and **we** will pay travel costs **you** had paid before this happened. If **you** still wish to travel **you** must call **us** and **we** will tell **you** if **we** are able to cover the condition. If **we** are unable to cover the condition but **you** still wish to go on the **trip**, **we** will not cover any claim relating to that condition.

If **you** booked **your trip** before opening **your** account / First Directory, **you** should call **us** as soon as possible to find out if **your medical condition(s)** can be covered for the pre booked **trip**.

### Accepted conditions

If these are the only **medical conditions** **you** have and none of the restrictions or the Health exclusions listed below apply, **you** will be automatically covered by this **policy** and **we** do not need to know about them.

However, if **you** have a **medical condition** that is not on the list, or the restrictions/exclusions apply to **you**, **you** must tell **us** about all **medical conditions** **you** have, including any shown on the list below.

If **you** are in any doubt please call **us** on 0800 051 7463.

- Allergy / Anaphylaxis (no hospital admissions in last two years)
- Arthritis (no back or neck problems)
- Asthma (no nebulisers or oxygen at home and no hospital admissions in the last 12 months)
- Benign prostatic enlargement
- Broken bone / fracture (not head or spine)
- Cataracts
- Chicken pox
- Constipation
- Common cold/influenza
- Cystitis
- Diabetes (no complications for example retinal, kidney or nerve damage)
- Diarrhoea and or vomiting

- Dislocated joint (following knee/replacement)
- Eczema / dermatitis
- Essential tremor
- Fungal nail infection
- Gastric reflux
- Glaucoma
- Gout
- Haemorrhoids
- Hayfever
- Hernia
- High / low blood pressure
- High cholesterol
- Hypothyroidism (underactive thyroid)
- Impetigo
- Irritable bowel syndrome (IBS)
- Joint replacement
- Macular degeneration
- Migraine (confirmed diagnosis, no ongoing investigation)
- Minor infections (treated with no more than one course of antibiotics)
- Osteoporosis (no back or neck fractures)
- Peptic Ulcer
- Polymyalgia rheumatica
- Psoriasis
- Retinopathy (not a link to diabetes)
- Sinusitis
- Soft tissue injury / tendon injury / sprain
- Tinnitus
- Tonsillitis
- Vertigo

## Health exclusions

1. There is no cover for any claim arising directly or indirectly from the following:
  - a) Any **medical condition** unless it is shown as an 'Accepted condition' or **we** have been told about it and **we** have accepted it in writing.
  - b) Any symptoms that **you** were aware of, prior to booking a **trip**, for which **you** have sought but not yet received a diagnosis for.
  - c) Any **medical condition** for which **you** were not taking the medication prescribed to **you**.
  - d) Travelling against the advice of a **doctor** or purposely travelling without medical advice when it was reasonable for **you** to have consulted a **doctor**.
  - e) Travelling with the intention of seeking medical treatment.

### European Health Insurance Card (EHIC)

(Residents of England, Scotland, Wales and Northern Ireland only)

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly advise that **you** take an EHIC with **you**. **You** can obtain information from the post office, or **you** can apply online at [nhs.uk](https://www.nhs.uk) and search for Healthcare abroad. The EHIC is free and should be completed and validated before **you** travel.

This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

### Medicare

(Residents of England, Wales, Scotland and Northern Ireland only)

If **you** require medical treatment in Australia, **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then free of charge. Details of how to enrol and the free treatment available can be found at [humanservices.gov.au](https://humanservices.gov.au) by searching for Medicare forms.



## Cancelling or coming home early

If <b>you</b> unavoidably have to cancel <b>your trip</b> or come <b>home</b> early, <b>we</b> will pay for the following:	
<ul style="list-style-type: none"> <li>non recoverable costs that each <b>insured person</b> has paid, or legally has to pay for their own unused personal travel and/or accommodation. This also includes the cost of pre-paid excursions;</li> </ul>	
or	
<ul style="list-style-type: none"> <li>additional travel costs (if <b>you</b> cannot use <b>your</b> return ticket), and /or accommodation costs (of a similar standard <b>you</b> had booked for <b>your</b> trip) necessary to allow <b>you</b> to come <b>home</b> early.</li> </ul>	
The most we will pay for each <b>insured person</b> is:	
<ul style="list-style-type: none"> <li>£5,000 for personal travel and accommodation costs;</li> <li>£250 for excursions.</li> </ul>	
If <b>you</b> are unable to recover these costs from the provider.	
If one of the following occurs:	
1.	<b>you</b> are injured, fall ill, are quarantined or die.
2.	a <b>close relative, close business colleague</b> , or the person <b>you</b> were going to stay with is seriously injured, falls seriously ill or dies.
3.	<b>your home</b> is badly damaged by explosion, fire, landslide, flood or severe/adverse weather.
4.	the police need to speak to <b>you</b> because <b>your home</b> or place of work has been burgled.
5.	severe/adverse weather prevents <b>you</b> from leaving <b>your home</b> , reaching <b>your point of international departure</b> or <b>your pre-booked holiday accommodation</b> in the <b>UK</b> .
6.	delay or cancellation of <b>your</b> pre-booked transport prevents <b>you</b> from leaving the <b>UK</b> on <b>your</b> outward journey, and the carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on <b>your</b> ticket/itinerary.
7.	<b>you</b> are a member of the Armed Forces, Police, Ambulance, Fire, Nursing Services or an employee of a Government Department and authorised leave is cancelled due to an unexpected posting or a major incident in the <b>UK</b> .
8.	<p><b>you</b> are prevented from travelling within 31 days of <b>your</b> scheduled departure date or have to come <b>home</b> early because:</p> <ol style="list-style-type: none"> <li>An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders <b>your accommodation</b> uninhabitable or unreachable;</li> <li>A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to <b>your</b> destination or, the FCO are advising British citizens to leave the area in which <b>you</b> are staying. Or <b>you</b> choose not to travel or continue <b>your trip</b> because;</li> <li><b>Your accommodation</b> is directly affected by a food poisoning outbreak, or the area in which <b>you</b> are staying is affected by pandemic or epidemic influenza;</li> <li>A major incident such as a terrorist attack happens within a 50 mile radius of the area in which <b>you</b> will be/are staying and <b>you</b> do not wish to travel or <b>you</b> wish to return <b>home</b> early.</li> </ol>
9.	<b>your</b> transport operator, accommodation provider or their booking agents become insolvent.
10.	<b>you</b> are denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours.
<b>You</b> can also cancel <b>your trip</b> if one of the following occurs:	
<ol style="list-style-type: none"> <li><b>you</b> are made redundant;</li> <li><b>you</b> are called for jury service or as a witness in a court of law during <b>your trip</b>.</li> </ol>	
<b>You</b> will also be covered if <b>your travelling companion</b> has to cancel the <b>trip</b> or come <b>home</b> early for one of the reasons listed above.	

## Special Conditions

- a. All claims resulting from illness, injury, quarantine or death must be supported by medical reports, or a death certificate (or both). Medical reports must be obtained at the time of the incident and indicate the necessity to cancel the **trip** or come **home** early.
- b. **You** must provide written confirmation from the carrier or their handling agent of the actual date and time of the planned departure and reason for the cancellation or delay, and that they were unable to offer suitable alternative travel arrangements within 24 hours of **your** scheduled departure.
- c. Where **you** have been prevented from reaching **your point of international departure** or **pre-booked holiday accommodation** in the **UK** due to severe/adverse weather, **you** must provide evidence that travel was not possible, such as local police, press or travel reports.
- d. If **your** leave is cancelled, or **you** are made redundant **you** must provide written confirmation from **your** employer.
- e. If **you** are called as a witness or for jury service you must provide written confirmation.
- f. If **you** are denied boarding **you** must provide proof that **your** carrier was unable to offer **you** suitable alternative travel arrangements.

If **you** have to come **home** early:

- a. If **you** need to come **home** early and intend to make a claim **you** must phone the Emergency Medical Assistance Helpline immediately.
- b. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from the travel and/or accommodation provider.
- c. **You** must provide written confirmation from the accommodation provider and /or local or national authorities that the accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.
- d. If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to come **home** early, **your** unused travel ticket will then belong to **us**.

## Excess

**We** will not pay the first £50 for each **insured person's** claim. However, if two or more **insured person's** claim under this section the maximum **excess** will be £100.

In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured person's** claim.

## What is not covered

- a. Anything mentioned in the General Exclusions and Health Exclusions in the Your Health section.
- b. Any costs incurred by **you** which are recoverable from **your** credit/debit card provider or which **you** receive or are expected to receive compensation or reimbursement.
- c. Any claim where **you** knew at the time of opening First Directory or booking **your trip** (whichever is later) that **you** or **your travelling companion** may be unable to travel or may need to come home early, for example where a close relative is seriously ill or the event has already happened.

If **you** have to cancel **your trip**:

- a. Any claim due to severe/adverse weather where **you** have not allowed sufficient time to reach **your point of international departure** taking into account the weather forecast for **your** journey.
- b. Any claim where the carrier or handling agent has offered suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket / itinerary.
- c. Any claim for dismissal, misconduct, resignation or voluntary redundancy.
- d. Any claim for redundancy if **you** or **your travelling companion** knew of the redundancy at the time of opening First Directory or booking **your trip** (whichever is later) or where **you** cannot provide written evidence that the reason **you** or **your travelling companion** left the job was due to redundancy.

If **you** have to come **home** early:

- a. Any claim for coming **home** early which was not authorised by **our** Emergency Medical Assistance provider.
- b. Any claim for coming **home** early due to Foreign and Commonwealth Office advice where this advice was already in place prior to **your** departure from the **UK**.
- c. Any claim for coming **home** early after **you** have chosen to move to alternative accommodation.
- d. Any claim where **you** knew, prior to departure, that **you** may need to come **home** early.

## Travel Disruption

### Travel delay after check-in

If **you** pre-booked transport is delayed after **you** have checked-in **we** will pay £50 for every full 12 hour period **you** are delayed. If **your** transport on **your** outward journey from the **UK** is delayed for more than 24 hours, **you** can cancel **your** trip, please see page 19.

For each **insured person** the most **we** will pay is £250.

### Missed departures – This benefit does not apply to **trips** taken within the **UK**

If **you** miss **your** pre-booked transport due to;

- delay or cancellation of scheduled public transport services or a connecting flight; or
  - accidental damage to, or breakdown of the vehicle in which **you** are travelling; or
  - an unexpected delay caused by severe/adverse weather or a road traffic incident ahead of **you**
- we** will pay for additional travel and accommodation costs **you** incur to reach **your** destination abroad or **home** on **your** return journey.

For each **insured person**, the most **we** will pay is £1,000.

### Enforced stay abroad – This benefit does not apply to **trips** taken within the **UK**

If **you** are unable to travel **home** on **your** scheduled return date due to:

- airspace, airport or port closure; or
- your** flight being cancelled as a direct result of volcanic ash in the atmosphere

**we** will pay **you** either:

- £100 for each full 24 hour period **you** are unable to travel **home**, or
- up to £1,500 for travel and accommodation costs if, after 24 hours, **you** unavoidably have to make alternative arrangements to travel **home**.

If **your** own prescription medication has run out as a direct result of **your** enforced stay abroad, **we** will also pay for emergency medical supplies to prevent a deterioration of an existing medical condition.

For each **insured person** the most **we** will pay is £1,500.

### Special Conditions

- you** can only claim for one benefit per incident under this section.
- Any costs incurred may have to be paid by **you** and submitted as a claim.
- We** will only pay for additional transport or accommodation costs if **your** carrier or their handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs **you** have incurred.

Travel delay after check in:

- If **your** pre-booked transport is delayed **you** must have checked in at the specified time.

Missed departures:

- If **you** miss **your** pre-booked transport **you** must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
- You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.
- Where **you** have been delayed by an accident or breakdown ahead of **you**, **you** must provide evidence of the incident, such as local police, press or traffic reports.

Enforced stay abroad:

- If **you** are unable to return **home** we will work out the length of **your** delay from the time and date of **your** scheduled departure as shown on **your** ticket/itinerary.
- You** must provide written confirmation from the carrier or their handling agents of the actual date and time of **your** return to the **UK** and the reason for the delay.
- Any claim for travel or accommodation expenses if **you** are travelling on an open ended ticket and have not confirmed a return date with the airline.

### Excess

**We** will not pay the first £50 for each **insured person** if the **trip** is cancelled following a 24 hour delay.

### What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim where **you** have not done all **you** can to get to **your** departure point, or where **you** have not allowed sufficient time to make the travel connections shown on **your** ticket/itinerary, for example transfers between terminals, airports, ports or stations.
- Any claim where the carrier or their handling agents have offered reasonable alternative transport.
- Any claim for costs where **you** have received a refund from the carrier or handling agent.

Missed departures:

- Any claim for a missed connection for a **trip** which was not pre-booked before **you** left the **UK**.
- Any claim for **trips** solely within the **UK**.

## Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will cover **you** up to the limits shown below, for:

### Emergency medical treatment

- Emergency medical treatment outside **your home territory** (including rescue services to take **you** to hospital).
- Emergency dental treatment required for immediate pain relief only outside of **your home territory**.

### Associated expenses

- extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home** or travel to **your** next destination;
- for the cost of burying or cremating **you** in the country where **you** die, if **you** die outside **your home territory**;
- for the cost of returning **your** body or ashes to **your home**;
- the cost of getting **you home** or to a UK hospital, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

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

for each **insured person we** will pay up to:

- £10,000,000 Emergency treatment and associated expenses outside of **your home territory**.
- £350 Emergency dental treatment outside of **your home territory**.
- £10,000 for the cost of **your** burial or cremation if **you** die outside of **your home territory**, and/or returning **your** body or ashes to **your home**.
- £10,000 Associated expenses for claims in **your home territory**.

### Medical inconvenience

If **you** are claiming for emergency medical expenses outside of **your home territory**, and these are covered under this section, **we** will also pay **you** £50 for each consecutive 24 hours **your trip** is disrupted if **you** are:

- in hospital receiving in-patient treatment; or
- confined to **your** accommodation on the advice of the treating **doctor**.

For each **insured person we** will pay up to £1,000 for medical inconvenience outside of **your home territory**.

### Holiday disruption

If **you** are claiming for emergency medical expenses and receiving treatment as an in-patient for more than 24 hours **we** will pay **your** own non-recoverable unused personal travel and accommodation costs (including pre-paid excursions).

The most **we** will pay for each **insured person** is:

- £5,000 for personal travel and accommodation costs
- £250 for excursions

if **you** are unable to recover these costs from the provider.

### Special Conditions

**You** must phone the Medical Emergency Assistance helpline before **you** make any arrangements if an injury or illness means that **you**:

- need to seek emergency medical advice; or
- are told by the treating **doctor** that **you** need to visit them for repeat treatments; or
- are going to require tests or investigations as an out-patient; or
- are told that **you** need to go into hospital as an in-patient.

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that where necessary:

- hospitals are contacted; and/or
- medical fees are guaranteed; and/or
- medical advisors are consulted.

If **you** cannot call before **you** are admitted as an in-patient because the condition is serious, **you** must contact the Medical Emergency Assistance Helpline as soon as possible after **you** go into hospital.

If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return **home** at any time. They will only do this if they and the treating **doctor** think that it is safe for **you** to be moved or returned **home**.

### Excess

We will not pay the first £50 for each **insured person's** claim for Emergency Treatment and Associated Expenses. There is no **excess** for the Medical Inconvenience or Holiday Disruption benefits.

### What is not covered

- a. Anything mentioned in the General Exclusions and Health Exclusions in the Your Health section.
- b. Any claim for:
  - treatment received in **your home territory**;
  - the cost of in-patient hospital treatment, out-patient treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand;
  - the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury **you** originally went to hospital for;
  - any form of treatment that **your** treating **doctor** and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**;
  - cosmetic surgery, unless considered necessary as a medical emergency and agreed with **our** Medical Emergency Assistance provider;
  - medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away;
  - any extra costs because **you** have requested a single or private room;
  - treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
  - any treatment after **you** have returned **home**, or are repatriated to a **UK** hospital.
- c. Costs incurred following **your** decision not to move hospital or return to **your home territory** after the date when it was deemed safe for **you** to do so by **our** Medical Emergency Assistance provider and **your** treating **doctor**.
- d. Any claim for medical inconvenience benefit:
  - where the period in hospital or confinement to **your** accommodation is less than 24 consecutive hours;
  - for any **insured person** not being treated as an in-patient or confined to accommodation on medical advice;
  - where there is no valid claim for emergency medical treatment;
  - where the purpose of the **trip** was **office-based business travel**.
- e. Any claim for Medical Inconvenience or Holiday Disruption where there is no valid claim for emergency medical treatment.
- f. Any claim for Holiday Disruption benefit where **you** are confined to accommodation or unable to undertake any planned activities.

## Accidental death or permanent disability

We will cover **you** if **you** suffer a serious accidental bodily injury during **your trip** which requires immediate and urgent medical attention and leads solely, directly and independently of any other cause to:

- a. **your** death; or
- b. loss of **your** hand or foot at or above the wrist or ankle; or
- c. total and permanent loss of use of an entire arm, hand, leg or foot; or
- d. loss of sight to the extent where **you** are eligible to be registered as severely sight impaired (blind); or
- e. **your** disablement for 2 years from the date **you** sustained the injury, which means that **you** are entirely prevented from following any occupation suited to your education, experience and capability.

For each **insured person** we will pay up to £50,000 other than the death benefit for **insured persons** under 16 years of age where the maximum we will pay is £1,000.

### Special conditions

- a. the death or disability must happen within one year of the accident.
- b. only one benefit will be paid under this section, regardless of the number of injuries sustained.
- c. any benefit will be paid to **you** or **your** legal representative. If **you** die, the benefit will be paid into **your** estate.

### What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Any claim resulting from:
  - sickness, disease, nervous shock or naturally occurring condition or degenerative process;
  - **you** taking part in an activity which is shown as excluded in the Your Activities section.

## Legal expenses and advice

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

### Legal expenses cover

If, during the **trip**, an incident causes the death or injury of an **insured person** which was not the **insured person's** fault **we** will provide a lawyer and up to £50,000 for legal costs to pursue a claim.

**Our** lawyer will assess the evidence and proceed on **your** behalf if it is more likely than not that **you** will recover damages.

If, in the lawyers opinion:

- the prospects of success are no longer in **your** favour; or
- the non-recoverable costs are likely to exceed the potential compensation

**we** will not pay further costs toward **your** legal claim.

### Personal legal advice

**We** will give **you** confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

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

### Special Conditions

Contingency fees:

For claims made in some countries **you** may have to enter into a contingency fee arrangement with the lawyer representing **you**. This means that the lawyer will receive an agreed percentage of any compensation which they receive for **you**.

**We** will not pay any costs incurred by the lawyer relating to such an arrangement.

Choice of lawyer:

- if court proceedings are issued within the **UK** or there is a conflict of interest, **you** can choose **your** own lawyer;
- for proceedings outside the **UK** **we** will choose the lawyer;
- we** will appoint that lawyer subject to acceptance of **our** standard terms of appointment which are available upon request;
- subject to the other terms and conditions of **this policy** **we** will pay legal costs up to £50,000.

**Our** rights and **your** obligations:

- on request, **your** lawyer must provide **us** with information or opinion about **your** claim;
- you** must co-operate fully with **us** and the lawyer;
- you** must notify **us** immediately if anyone offers to settle a claim. If **you** don't accept an offer which the lawyer advises is reasonable **we** may refuse to pay any further costs;
- if successful, **you** must instruct **your** lawyer to attempt recovery of all costs relating to **your** case.

This cover will end if **you**:

- settle or withdraw **your** claim without **our** agreement;
  - do not give instructions when requested by the lawyer;
  - dismiss a lawyer without **our** consent. **We** will not withhold consent without good reason.
- If, due to the above, **we** incur costs that wouldn't otherwise have been incurred, **we** reserve the right to recover these from **you**.

**You** cannot transfer **your** rights under **this policy**.

A person, partnership (whether limited or not) or company who is not insured under **this policy** has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

### What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim which does not result from a specific incident.
- An application for judicial review.
- Claims made by anyone other than **you** enforcing their rights under this cover.

## Personal Liability

**We** will cover:

Any money that **you** legally have to pay that relates to an accident during **your trip** which causes:

- a. death or physical injury to any person;
- b. loss or damage to property;
- c. loss or damage to temporary holiday accommodation which is not owned by **you**.

**We** will also pay legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent in writing before incurring any cost or expense.

For each **insured person we** will pay up to £2,000,000.

### Excess

A £50 **excess** applies to all claims arising from damage caused by **you** to **your** temporary holiday accommodation.

### What is not covered

1. Anything mentioned in the General Exclusions section.
2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
3. Liability arising from:
  - a. death or injury of members of **your** household or people who work for **you**;
  - b. loss or damage to property which belongs to **you** or is under:
    - i. **your** control;
    - ii. the control of a member of **your** household;
    - iii. the control of people who work for **you**.
  - c. **your** job;
  - d. **you** owning or occupying any land or building, unless **you** are occupying temporary holiday accommodation;
  - e. **you** owning or using:
    - i. animals (except domestic animals);
    - ii. firearms (except sporting guns used for clay-pigeon or small-bore shooting);
    - iii. motorised vehicles;
    - iv. vessels (other than manually propelled watercraft);
    - v. aircraft of any description, including unpowered flight.

## Your Possessions

### Delayed baggage

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

For each **insured person, we** will pay up to £150.

### Baggage and personal money

**We** will cover **you** for loss, theft or accidental damage to **your**:

- a. Baggage, including **valuables**; and/or
- b. **Personal money**.

For each **insured person, we** will pay up to:

- £1,500 in total for baggage (less any amount already claimed under the Delayed Baggage section)
- £400 for any individual item
- £500 for **personal money** (a maximum limit of £100 for cash applies to **insured persons** under the age of 16).

At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for baggage and **valuables** based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged items.

## Emergency travel documents

If **your** passport or visa is lost stolen or accidentally damaged whilst **you** are outside the **UK**, **we** will pay for:

- The cost of an emergency travel document; and/or
- Travel, accommodation and communication expenses

if the loss prevents **you** from leaving the country **you** are in or continuing the **trip**.

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

For each **insured person**, the most **we** will pay is £750.

Contact the Travel Assistant Helpline for advice on how to replace lost or stolen **personal money**, or how to obtain an emergency travel document.

## Special conditions

- If **your** baggage is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.
- If **your** baggage is lost or damaged by an airline, **you** must:
  - get a property irregularity report;
  - give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
  - keep all travel tickets and tags if **you** claim under **this policy**.
- You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).
- It may affect **your** claim if **you** cannot prove the value of, and that **you** were responsible for the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If **you** are claiming for damage **we** may ask **you** to send **us** the broken item.

Delayed baggage:

- If **your** baggage is temporarily lost in transit **you** must get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

## Excess

**We** will not pay the first £50 for each **insured person's** claim for baggage or **personal money**. There is no **excess** for the Emergency Travel Document benefit.

## What is not covered

- Anything mentioned in the General Exclusions section.
- Loss, accidental damage or theft of **personal money** or **valuables** not carried in **your** hand baggage and fully accessible to **you** while **you** are travelling.
- Loss or theft of **personal money**, baggage or **valuables** which **you** have deliberately left somewhere that is not in **your** full view and with no one known to **you** looking after them.
- Theft of **personal money**, baggage or **valuables** from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
- Theft of **personal money**, baggage or **valuables** from an unattended motor vehicle unless they have been placed out of view.
- Any **personal money**, baggage or **valuables** delayed, detained or confiscated by customs or other officials.
- Wear and tear, loss of value or damage caused by moths and/or vermin, or any process of cleaning, repairing or restoring.
- Loss, accidental damage or theft of bonds, securities or documents of any kind (other than those listed under **personal money**).

Baggage and personal money:

- Pedal cycles, contact lenses, and hearing aids, medical and dental fittings or antiques, furs or telescopes.
- Scuba diving, fishing or **winter sports equipment**.
- Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
- Loss, accidental damage or theft of items used in connection with **your job**, which are not owned by **you**.
- Shortages due to a mistake or loss due to a change in exchange rates.
- Loss or theft of travellers' cheques where the issuer provides replacements or where **you** have not complied with the issuer's instructions.
- Hired golf equipment damaged while it is in use.

Emergency travel documents:

- Any claim for travel and accommodation expenses of any other **insured person** who could travel without **you** but decides to stay with **you**.



## Catastrophe cover

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

**We** will pay for additional accommodation and transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation due to one of the following events occurring during **your trip**:

- avalanche;
- earthquake;
- explosion;
- fire;
- flood;
- landslide;
- severe/adverse weather.

For each **insured person**, **we** will pay up to £750.

### Special conditions

- Extra accommodation costs must be for a similar standard of accommodation to that which **you** were originally staying. If the new accommodation is of a higher standard then **we** will pay up to the cost of the original accommodation, less any refunds that **you** obtain.
- We** will only pay **your** accommodation costs if **you** provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
- You** must be able to provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.
- If **you** decide to return **home** early, please see the special conditions on page 18.

### What is not covered

- Anything mentioned in the General Exclusions section.
- Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
- Any claim where the catastrophe, as described above, had already occurred when you opened First Directory or the **trip** was booked (whichever is later).
- Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.

## Winter Sports

**Cover under this section only applies for a total of 31 days in any calendar year**

### Winter sport equipment

**We** will cover **you** for loss, theft or accidental damage to **winter sports equipment** which is owned or hired by **you**.

If **you** have a valid claim under this section we will also pay for **you** to hire replacement equipment for the duration of **your trip**.

**We** will also cover the cost of a replacement lift pass if it is lost or stolen.

For each **insured person**, **we** will pay up to:

£500 for **winter sports equipment**

£250 for replacement equipment hire

£250 for a replacement lift pass

At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **winter sports equipment** based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged items.

### Delay due to avalanche

**We** will pay for the cost of extra travel and accommodation if an avalanche delays **your** arrival at, or departure from the booked resort.

For each **insured person**, **we** will pay up to £200.

**Piste closure** – this cover does not apply to cross country skiing

**We** will pay **you** a daily benefit if all pistes at **your** booked resort are closed due to lack of snow, excessive snow or high winds.

For each **insured person** **we** will pay a daily benefit of £30 up to a maximum of £300.

### Medical inconvenience

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay a daily benefit for each day **you** are prevented from doing so.

**We** will also pay a benefit for the proportionate cost of **your** non-refundable ski pack (ski lessons from a ski school, ski hire and lift pass).

For each **insured person**, the most **we** will pay is:  
£50 for each day you are unable to ski or board, up to a maximum of £200  
£500 for your ski pack.

### Excess

**We** will not pay the first £50 for any claim for **winter sports equipment**.

### Special conditions

Winter sports equipment:

- a. If **your winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.
- b. If **your winter sports equipment** is lost or damaged by an airline, **you** must:
  - get a property irregularity report;
  - give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
  - keep all travel tickets and tags if **you** claim under **this policy**.
- c. **You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).

Piste closure:

**You** must provide evidence from **your** tour operator or resort management that all pistes were closed, and how long they were closed for.

### What is not covered

- a. Anything mentioned in the General Exclusions and Health Exclusions in the Your Health section.
- b. Any claim where the maximum limit of 31 days for winter sports has been exceeded.

Winter sports equipment:

- a. Deliberate or malicious damage caused by the **insured person**.
- b. Loss or damage to **winter sports equipment** caused by the **insured persons** neglect.
- c. Theft from motor vehicles.
- d. Damage to hired **winter sports equipment** while being used.
- e. Wear and tear, loss of value and damaged caused by moths or vermin, or any process of cleaning, repairing or restoring.

Medical inconvenience:

- a. Any claim for medical inconvenience:
  - if the **insured person** has travelled against the advice of their **doctor**, or purposely travels without medical advice when it was reasonable for them to have done so.
  - caused by a medical condition or undiagnosed symptom which has not been disclosed to and accepted by **us**. Please refer to the Your Health section for details of when **you** need to tell **us** about medical conditions.

## Your Activities

We will cover **you** whilst **you** take part in most sports activities. It is a general condition of **this policy** that **you** take all reasonable precautions to protect **yourself** against accidents and injury. This includes when **you** take part in sports and leisure activities where **you** must make use of any appropriate safety equipment and follow any instructions provided (if taking part in an organised activity).

Please refer to the Personal Liability section for further exclusions.

### There is no cover for:

1. **You** training for, or taking part in any race, time trial or organised sporting competition, performance or tournament.
2. **You** participating in an activity as a professional or where **you** are paid or receive benefits in kind, such as travel and/or accommodation or expenses.

## Excluded activities

### You will not be covered whilst participating in any of these activities

There is no cover for any claim for injury, illness or death that happens while **you** are taking part in these activities or any financial loss as a result of **you** being unable to take part in these activities. Please refer to the Personal Liability section for further exclusions.

### Land

Adventure racing/endurance events/marathon/ultramarathon/multi-discipline events

Big game hunting/hunting

Boxing/martial arts

Caving/potholing

Charity and conservation work that is not organised through a registered organisation, is not voluntary or involves work at heights over 3 metres

Cycle racing

Expeditions

Free running/Parkour

Mountain biking – other than trails graded as easy or moderate

Mountaineering, rock climbing, bouldering (outdoors) or via ferrata

Track events involving the use of motor vehicles

Trekking that involves an ascent to more than 5,000 metres altitude

### Water

Canyoning/coasteering

Cliff diving

Free diving

High diving

Ice diving

Kite surfing

River sports involving rivers over grade 3

Sailing/yachting more than 12 miles from shore

Scuba diving

- where this is the main reason **you** booked the trip
- where **you** are not accompanied by a qualified instructor or dive master;
- beyond the depth to which **you** are qualified to a maximum of 40m
- that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving.

Water ski jumping

## **Aerial**

Base jumping

Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)

Gliding

Hang gliding

Parachuting

Paragliding

Sky diving/parachuting (other than tandem skydiving through licensed operator)

## **Winter sports activities**

Bobsleigh/cresta/luge/skeleton

Freestyle skiing/snowboarding

Off-piste skiing (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)

Heli-skiing

Glacier skiing

Ski flying/jumping/stunting/surfing

Ski racing/training

Ski mountaineering

## Complaints procedure

<b>Our promise of service</b>
<p><b>Our</b> goal is to give excellent service to all <b>our</b> customers but <b>we</b> recognise that things go wrong occasionally. <b>We</b> take all complaints <b>we</b> receive seriously and aim to resolve all <b>our</b> customers' problems promptly. To ensure that <b>we</b> provide the kind of service <b>you</b> expect <b>we</b> welcome <b>your</b> feedback. <b>We</b> will record and analyse <b>your</b> comments to make sure <b>we</b> continually improve the service <b>we</b> offer.</p>
<b>What will happen if you complain?</b>
<ul style="list-style-type: none"><li>• <b>We</b> will acknowledge <b>your</b> complaint promptly</li><li>• <b>We</b> aim to resolve all complaints as quickly as possible</li></ul> <p>Most of <b>our</b> customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, <b>we</b> will contact <b>you</b> with an update within 10 working days of receipt and give you an expected date of response.</p>
<b>What to do if you are unhappy</b>
<p>If <b>you</b> are unhappy with any aspect of the handling of <b>your</b> claim <b>we</b> would encourage <b>you</b>, in the first instance to seek resolution by contacting:</p> <ul style="list-style-type: none"><li>• The Travel Claims Helpline number shown at the front of this booklet, or</li><li>• The <b>first direct</b> Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO18 8WP.</li></ul> <p>If <b>your</b> complaint is regarding anything else please contact:</p> <ul style="list-style-type: none"><li>• The Customer Services Helpline number shown at the front of this booklet.</li></ul>
<p>If <b>you</b> are unhappy with the outcome of <b>your</b> complaint <b>you</b> may refer the matter to:</p> <ul style="list-style-type: none"><li>• The Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London E14 9SR</li><li>• Telephone: <b>0800 023 4567</b> (free from landlines and mobiles)</li><li>• Simply log into their website at <a href="http://financial-ombudsman.org.uk">financial-ombudsman.org.uk</a></li></ul>
<p>Whilst <b>we</b> are bound by the decision of the Financial Ombudsman Service, <b>you</b> are not. Following the complaints procedure does not affect <b>your</b> right to take legal action.</p>

<b>Compensation</b>
<p><b>We</b> are members of the Financial Services Compensation Scheme (FSCS). <b>You</b> may be entitled to compensation from this scheme if <b>we</b> cannot meet <b>our</b> obligations, depending on the type of insurance and the circumstances of <b>your</b> claim. Further information about the scheme is available from the FSCS website <a href="http://fscs.org.uk">fscs.org.uk</a> or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, Botolph Street, London EC3A 7QU.</p>

<b>Further information about this policy</b>
<p><b>first direct</b> may from time to time use a different insurer(s) to provide <b>you</b> with this product. A change of insurer(s) may take place at any time.</p> <p><b>first direct</b> will notify <b>you</b> prior to any change of insurer(s) and advise <b>you</b> of any change in the policy terms. <b>You</b> will have the opportunity to terminate First Directory both before and after such a change becomes effective.</p>

# Privacy Overviews

## first direct Privacy Overview

In this section when we say “we”, we mean **first direct**, a division of HSBC UK Bank plc.

**first direct**'s Privacy Notice explains how **we** collect, use, disclose, transfer and store **your** information, and sets out **your** rights in relation to **your** information.

**You** can find an overview in **your** First Directory Terms and Conditions, or the full Privacy Notice at [firstdirect.com/privacy](https://firstdirect.com/privacy) or by asking for a copy by phone.

**We** will inform **you** when **we** make any changes to **your** Privacy Notice.

## Aviva Privacy Notice

Aviva Insurance Limited (Aviva) is the insurer of First Directory Travel insurance. Aviva collect and use personal information about **you** so that they can provide **you** with a policy that suits **your** insurance needs. Some of this information may be collected directly from **you** and some may be collected from other sources including **first direct**, for example, during the sale of the policy. Aviva is the data controller in respect of your personal information that it has received from **first direct**, as distributor, and also in respect of any information that it has collected directly from **you** or from other sources as set out in its Privacy Policy.

In this section “we”, “us” or “our” means Aviva Insurance Limited.

This notice explains the most important aspects of how Aviva use **your** information but **you** can get more information about the terms used and view the full privacy policy at: [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing to: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD

### Personal information Aviva collects and how we will use it

Aviva will use **your** personal information:

- to provide **you** with insurance: **we** need this to decide if **we** can offer insurance to **you** and if so on what terms and also to administer **your** policy, handle any claims and process renewals,
- to support legitimate interests that **we** have as a business: **we** need this to manage arrangements **we** have with reinsurers, for the detection and prevention of fraud and to help them better understand their customers and improve their customer engagement (this includes, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: **we** need this to meet compliance requirements with their regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example **we** may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about **you**, Aviva may also use personal information about other people, for example family members **you** wish to insure on a policy. If **you** are providing information about another person Aviva expect **you** to ensure that **we** know **you** are doing so and are content with their information being provided to them. **You** might find it helpful to show them this privacy notice and if they have any concerns please contact Aviva in one of the ways described below.

The personal information **we** collect and use will include name, address, date of birth, and financial information. If a claim is made Aviva will also collect personal information about the claim from **you** and any relevant third parties. **We** may also need to ask for details relating to the health or any unspent offences or criminal convictions of **you** or somebody else covered under your policy. **We** recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, **we** will ask for consent to collect and use this information.

If Aviva need your consent to use personal information, **we** will make this clear to **you** when **you** complete an application or submit a claim. If **you** give Aviva consent to using personal information, **you** are free to withdraw this at any time by contacting them in one of the ways described below. Please note that if consent to use information is withdrawn **we** may not be able to continue to provide the policy or process claims and **we** may need to cancel the policy.

Of course, **you** don't have to provide **us** with any personal information, but if **you** don't provide the information **we** need **we** may not be able to proceed with **your** application or any claim **you** make.

Some of the information **we** collect as part of this application may be provided to **us** by a third party including **first direct** or HSBC UK Bank plc. This may include information already held about **you** within the Aviva group, including details from previous quotes and claims, information obtained from publicly available records, Aviva's trusted third parties and from industry databases, including fraud prevention agencies and databases.

### **Automated decision making**

**We** carry out automated decision making to decide whether **we** can provide insurance to **you** and on what terms, deal with claims or carry out fraud checks. In particular **we** use an automated underwriting engine to provide a quote for this product, using the information **we** have collected.

### **How we share your personal information with others**

Aviva may share **your** personal information:

- With the Aviva group, their agents and third parties who provide services to them, **first direct**, HSBC UK Bank plc and other insurers (either directly or via those acting for the Aviva such as travel administration companies, loss adjusters or investigators) to help Aviva administer their products and services;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if **we** are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use **your** data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. **We** will keep **your** data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations Aviva share information with may be located outside of the European Economic Area ("EEA"). **We** will always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect **your** privacy rights. For more information on this please see Aviva's Privacy Policy or contact **us** in one of the ways described below.

### **How long we keep your personal information for**

Aviva maintain a retention policy to ensure **we** only keep personal information for as long as **we** reasonably need it for the purposes explained in this notice. Aviva need to keep information for the period necessary to administer **your** insurance and deal with claims and queries on **your** policy. Aviva may also need to keep information after **our** relationship with **you** has ended, for example to ensure **we** have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where **we** are required to do so for legal, regulatory or tax purposes.

### **Your rights**

**You** have various rights in relation to **your** personal information, including the right to request access to **your** personal information, correct any mistakes on **our** records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on **you**, and data portability. For more details in relation to **your** rights, including how to exercise them, please see the full privacy policy for Aviva Insurance Limited, which can be obtained in the way described above.

### **Contacting us**

If **you** have any questions about how Aviva use personal information, or if **you** want to exercise **your** rights stated above, please contact **our** Data Protection Officer by either emailing them at: [DATAPRT@aviva.com](mailto:DATAPRT@aviva.com) or writing to them at Aviva, Level 4 Pitheavlis, Perth, PH2 0NH

If **you** have a complaint or concern about how Aviva use **your** personal information, please contact **us** in the ways described above in the first instance and **we** will attempt to resolve the issue as soon as possible. **You** also have the right to lodge a complaint with the Information Commissioners Office at any time.

**first direct**

## **Customers with disabilities**

**If you'd like this in another format such as large print, Braille or audio, please contact us.**

A textphone service is also available for customers with hearing and/or speech impairments.

If you use your own text-phone you can call us on **+44 151 494 1260.**

**first direct** is a division of HSBC UK Bank plc which, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm's reference number is 765112. You can verify our details by calling 0800 111 6768 or by visiting the Financial Conduct Authority's website [fca.org.uk](http://fca.org.uk).

This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth, Scotland PH2 0NH. Our firm reference number is 202153. Further information can be found at [register.fca.org.uk](http://register.fca.org.uk)

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

© HSBC Group 2018. All Rights Reserved.

*Member HSBC  Group*