

Single Trip and Annual Multi-trip Travel Insurance Policy Booklet

Welcome to your first direct Travel Insurance

Thank you for choosing **first direct** for your travel insurance. This booklet tells you everything you need to know about your **first direct** Travel Insurance policy. However, if you have any queries about your policy, please call the Customer Services helpline number shown in the Travel insurance helplines section.

Remember if you have a medical emergency on your trip or need to make a claim you should call the relevant helpline number in the Travel insurance helplines section for assistance.

Explaining first direct's service

Your travel insurance policy is provided by Aviva Insurance Limited. As an insurance intermediary **first direct** deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims).

You will not receive advice or recommendations from **first direct** on this arrangement. No fee has been charged by **first direct** for arranging this contract.

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HSBC receives a commission from Aviva in relation to any insurance policy we arrange, which means that a percentage of the premium you pay is given to HSBC. In addition to this we may also receive additional commission dependent on the performance of our insurance business with Aviva.

first direct is a division of HSBC UK Bank plc. HSBC Bank plc and HSBC UK Bank plc are members of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc and HSBC UK Bank plc.

Travel Checklist

- Do you need visas? Make sure you have all the visas, passports and documentation you need before going on your trip.
- Make sure you leave plenty of time to catch your transport – you will not be covered if you miss your connection because you didn't leave enough time.
- Do you need vaccinations? Our Travel Assistant Helpline can provide guidance. More information on page 6.
- Make sure you have money/travellers cheques' in the correct currency and remember to keep them in your hand luggage – loss of money or valuables from checked in baggage is not covered.
- Are you travelling to Europe? Remember to take your European Health Insurance Card ('EHIC') with you, this will allow you to benefit from the reciprocal health arrangements the UK Department of Health has within Europe. If you don't already have an EHIC you can apply free from the NHS online or by phone (0300 330 1350).

<p>To help you understand what you are covered for at a glance – we’ve highlighted some Frequently Asked Questions below. If you have a question and cannot find the answer below or in this wording then please contact Customer Services.</p>	
<p>Do you need to tell us about your pre-existing medical conditions?</p>	<p>Yes. Please call Customer Services to tell us if you, or any other insured persons have received advice, medication or treatment for any serious, chronic, or recurring illness, injury or disease in the last 12 months, or investigations or referrals for any undiagnosed conditions.</p> <p>Failure to disclose before booking trips or travelling will result in no cover for claims arising from undisclosed conditions. See the ‘Medical Declaration’ section of the policy for full details of what you must refer and when.</p>
<p>Do you need to tell us if any travel plans are reliant on the health of a travelling companion or a close relative not insured by this policy?</p>	<p>Yes. Please call Customer Services to tell us if the person(s) you plan to travel with or a close relative (whether travelling or not) has any serious illness, injury or disease. See the ‘Medical Declaration’ section of the policy for full details of what you must declare and when.</p>
<p>Are holidays in the UK covered?</p>	<p>Yes, our policy covers holidays in the UK. Your holiday must involve at least two consecutive nights stay in pre-booked holiday accommodation. Please see our definition of ‘pre-booked holiday accommodation’ on page 9.</p>
<p>Are winter sports holidays covered?</p>	<p>Winter sports holidays are only covered when you purchase the optional add-on available at an additional premium. If you have selected this cover, it will appear on your policy schedule.</p>
<p>Can you claim for cancellation of your trip if you have a problem with your travel documents, e.g. your passport is out of date/not arrived in time or your visa is invalid?</p>	<p>No. There is no cover under this policy for problems with your travel documents before you leave. 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 www.gov.uk/foreign-travel-advice.</p> <p>If your passport is lost, stolen or damaged once you are abroad there is cover to help you in this situation. Please see the ‘Emergency Travel Document Expenses’ section on page 37.</p>

Travel Insurance Helplines

24-hour Medical Emergency Assistance If you are injured or fall ill while you are away, contact this helpline. Tell them you are insured by Aviva Insurance Limited through first direct .	(+44) 1603 605128 from outside the UK
Legal Expenses Claims and Advice Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to a claim under the policy.	01603 208530 Lines open 24 hours a day, 365 days a year
Travel Assistant 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, changes or claims.	01603 605129 from the UK or (+44) 1603 605129 from outside the UK Lines open 24 hours a day, 365 days a year
Customer Services 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 us.	03 450 308 718 Lines open: Mon – Thu (8am – 8pm) Fri (8am – 7pm) Sat (9am – 5pm) Sun (10am – 2pm) except Christmas Day, Boxing Day & New Year’s Day.
Travel Claims Use this number to report any travel claims which are not as a result of a medical emergency.	01603 605125 from the UK or (+44) 1603 605125 from outside the UK Lines open: 24 hours, 365 days a year

For our joint protection and training purposes calls may be recorded and/or monitored.

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Travel Assistant helpline

The Travel Assistant is a helpline service that helps you with all kinds of travel problems.

Before you go, and while you are away, the Travel Assistant can help you with a wide range of travel information, from details about the country or countries you are visiting to helping you with emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day. To use the service, please call the helpline and say that you are insured by Aviva Insurance Limited through **first direct**.

Please do not call this number for policy queries, claims or changes.

Before you travel

The Travel Assistant helpline service can provide information about:

- any visa and entry permits you may need;
- any necessary vaccination and inoculation requirements, and where you can get them done;
- 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; and
- import and export allowances for tourists.

While travelling

The Travel Assistant helpline will also be able to help you while you are on a trip by giving assistance and guidance:

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

Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if you need it.

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

24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this Travel Insurance policy and will be operated by our appointed Medical Emergency Assistance provider.

If you need help, please phone the Medical Emergency Assistance helpline as soon as possible. (see page 4)

Tell them that you are insured by Aviva Insurance Limited through **first direct**. An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that:

1. where necessary, hospitals are contacted;
2. necessary medical fees are guaranteed; and
3. medical advisers are consulted.

If any illness or injury means that you need to go into hospital as an in-patient or you are told by the treating doctor that you are going to require tests or investigations as an out-patient, you must contact the helpline before you make any arrangements. If this is not possible because the condition is serious, you must contact the helpline as soon as possible after you go into hospital.

If you need to return home for any reason, it is also important that you contact the helpline before you make any return journey arrangements. It may affect your claim if you do not contact the Medical Emergency Assistance helpline.

Know Before You Go

As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas.

Before you travel overseas check out the FCO website at www.gov.uk/foreign-travel-advice, it is packed with essential travel advice and tips plus up-to-date information about different countries.

We are not responsible for the content of other websites.

Air and Maritime Passenger Rights

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

www.caa.co.uk and search for flight travel problems

www.dft.gov.uk and search for maritime passenger rights

You should also refer to the terms and conditions of the carrier you are travelling with. We are not responsible for the content of other websites.

Definitions

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

abandon/abandonment

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

area covered

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

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

close business colleague

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

close relative

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

doctor

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

excess/excesses

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

excursions

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

home

Your home address in the **UK**.

home territory

- England, Wales, Scotland, Northern Ireland, Jersey and Isle of Man if **your home** is located in any of these areas
- Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if **your home** is located on any of these islands.

loss of one or more limbs

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

period of insurance – single trip policies:

The below dates are shown on your policy schedule.

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

period of insurance – annual multi-trip policies:

The period as shown on **your** policy schedule.

Each **trip you** make whilst the annual multi-trip policy is in force will be treated as a separate period of insurance, individually subject to all policy terms, conditions and exclusions.,

Cover for individual **trips** apply as follows:

- Cover for cancelling **your trip** begins from the start date of the annual multi-trip policy or the date of booking each **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.
- Cover under all other sections starts when **you** leave **your home** at the start of **your trip** and continues for the duration of each **trip**.

We will cover **trips** booked during one period of insurance but not taking place until the next period of insurance if **your** annual multi-trip policy with **us** is still in force at the time of the incident resulting in a claim.

permanent total disablement

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

personal money

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

point of international departure

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

pre-booked holiday accommodation

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

total loss of sight

Complete and permanent loss of sight.

travelling companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

trip(s)

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

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

UK

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

UK resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** and who is liable to pay taxes in the **UK**.

You must have been resident in the **UK** for at least 6 months at the time of buying or renewing **your** policy.

unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe.

Property left in a motor vehicle is unattended unless the vehicle is locked and the items have been placed out of view in an enclosed storage compartment, boot or luggage space.

valuables

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

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

we, us, our, Aviva

Aviva Insurance Limited.

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

winter sports equipment

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

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

you/your/yours/yourself/insured person

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

Helpful Information about your insurance

This is **your first direct** Travel Insurance policy.

Please read this policy booklet and the policy schedule enclosed carefully to make sure that **you** have the cover **you** need. **Your** policy schedule will show the cover and limits applicable.

These are legal documents and should be kept in a safe place. Please take them with **you** when **you** travel as they are proof of **your** insurance and **you** may need them if **you** need to make a claim.

This booklet gives **you** full details of what is covered, what is not covered, and the conditions of cover.

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

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

Automatic extension of cover

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

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

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

Children

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

Foreign and Commonwealth Office (FCO)

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

Your Activities

You are automatically covered for claims arising from **your** participation in a number of leisure activities. Please refer to the Your Activities section on page 48 for exclusions and list of excluded activities.

Policy limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total. Check **your** policy cover is adequate if **you** want to take expensive items away with **you**.

Reasonable care

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

Reciprocal Health Agreements

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

- **European Union**

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

- **Australia**

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

Scooters/mopeds/motorcycles

You are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle 125cc or under during **your trip** for incidental and recreational use, please note General Exclusion 7b. (see page 14)

Trip limit

You must ensure that the **trip** duration shown on **your** policy schedule covers the whole **trip**.

It is essential that **your** selected **trip** duration covers **you** from when **you** leave **home** until **you** return **home**.

Choice of law

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

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

Fraud

If **you**, or anyone acting for **you**, make a claim under this policy knowing the claim to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the policy will end.

We reserve the right to tell the police about any dishonest claim.

Customers with disabilities

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

Use of language

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

Your cancellation rights

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

To exercise **your** right to cancel, please contact the Customer Services helpline.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the 14 day statutory cancellation period, please refer to the General Conditions section of this policy booklet.

Additional covers – refund of premiums

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

Contract of Insurance and Information and changes we need to know about

Contract of insurance

This policy is a contract of insurance between **you** and **us**.

The following elements form the contract of insurance between **you** and **us** please read them and keep them safe:

- **your** policy booklet;
- information contained on **your** “Information Provided By You” and/or “Demands and Needs Statement” as issued by **us**;
- **your** policy schedule;
- any clauses endorsed on **your** policy, as set out in **your** policy schedule;
- any changes to **your** travel insurance policy contained in notices issued by **us** at renewal;
- the information under the heading “Important Information About Your Policy” which **we** provide to **you** when **you** take out or renew **your** policy.

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

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

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy.

Please call the Customer Services helpline immediately if there are any changes to the information set out in the “Information Provided by **You**” or on **your** policy schedule. **You** must also tell **us** about the following changes:

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

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

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

If the information provided by **you** is not complete and accurate **we** may:-

- revise the premium and/or amend the medical underwriting decision(s) for any declared pre-existing medical condition(s) which may result in an accepted condition being excluded, or
- cancel **your** policy and refuse to pay any claim, or
- not pay any claim in full.

General Exclusions and Conditions – (these apply to the whole of your 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: <ul style="list-style-type: none"> 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; or b. any action taken in controlling, preventing, suppressing or in any way relating to a) above.
2.	Claims directly or indirectly caused by: <ul style="list-style-type: none"> a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3.	Any claim for your death, injury, illness or disability resulting from: <ul style="list-style-type: none"> a. your suicide or attempted suicide; or b. your misuse of alcohol or drugs or your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long term physical or mental harm, or where your judgement is affected causing you to take actions you would not usually take; or c. any exacerbation of an accepted medical condition caused by your misuse of alcohol or drugs.
4.	Any claim where during the trip you deliberately put yourself at risk of death, injury, illness or disability (unless you were trying to save human life).
5.	Any loss that is not specifically described in the cover sections of this policy, e.g. we will not pay for loss of earnings if you are unable to return to work due to injury or illness during your trip , or any payment which you would normally have made during your travels.
6.	Any incident which happens after the trip duration limit, shown on your policy schedule, has been exceeded.

7.	<p>Any claim for an incident which happens during the trip that results from:</p> <ol style="list-style-type: none"> a. you riding or being a passenger on a scooter, moped or motorcycle: <ul style="list-style-type: none"> • 125cc or under; unless you wear a crash helmet and as a rider, you are fully licensed to use such a vehicle in the UK; or • over 125cc; unless this is your mode of transport from the UK and you wear a crash helmet and appropriate protective clothing; and as a rider, you are fully licensed to use this vehicle in the UK. There is no cover for trips taken outside of Europe. b. you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the UK; c. you driving or being a passenger in any motorised vehicle unless you have complied with all laws applying to use of that vehicle in the country you are visiting, for example, you must wear a seatbelt where this is required by law; d. your 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 unless this is shown on your policy schedule; f. business travel if your job is not wholly an office based role and your journey involves dealing with members of the public or any tasks other than clerical or administrative duties; g. you taking part in an activity which is shown as excluded in the Your Activities section; h. you taking part in any winter sports activity unless Winter Sports cover is shown on your policy schedule; i. you taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another; j. you 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 you have not had the recommended inoculations and/or taken the recommended medication.
9.	<p>Any claim for:</p> <ol style="list-style-type: none"> a. unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions; b. management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions; c. costs incurred by you which are recoverable from your travel and/or accommodation provider or their respective booking agents or administrators, or for which you receive or are expected to receive compensation or reimbursement. d. costs incurred by you which are recoverable from your credit/debit card provider or for which you receive or are expected to receive compensation or reimbursement. e. administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
10.	Any claim for the refund of any costs you have paid on behalf of persons not named on your policy schedule.
11.	Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar (other than your pre paid ski pack if Winter Sports cover is shown on your policy schedule).
12.	Any claim because you do not feel like travelling, or you are not enjoying your trip .
13.	Any claim where a possible reason for any delay or cancellation was public knowledge or had been reported in the media when you took out your policy or when you booked your trip (whichever is later).

General Conditions

1.	<p>You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.</p> <p>If the information provided by you is not complete and accurate, we may:</p> <ul style="list-style-type: none"> • revise the premium and/or amend the medical underwriting decision(s) for any declared pre-existing medical condition(s) which may result in an accepted condition being excluded, or • not pay any claim in full, or • cancel your policy and refuse to pay any claim.
2.	<p>You must take reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage.</p>
3.	<p>If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of the policy, you must pay us back any amount we have paid, which you are not covered for.</p>
4.	<p>You must tell us as soon as possible after any injury, illness, incident or redundancy, or if you discover any loss or damage which may lead to a claim under this policy. You must also tell us if you are aware of any writ, summons or prosecution. You must send us every communication relating to a claim as soon as possible.</p>
5.	<p>You, or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.</p>
6.	<p>We may refuse to pay any expenses for which you cannot provide receipts or bills.</p>
7.	<p>You or your legal representative must pay for any certificates, information and evidence, which we may need to deal with your claim, for example death or medical certificates, police reports or purchase receipts. When there is a claim for injury or illness, we may ask for, and will pay for, any insured person to be medically examined on our behalf. We may also ask for, and will pay for, a post-mortem examination if any insured person dies.</p>
8.	<p>If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim, and will only pay our share. This condition does not apply to the Personal Accident or the holiday disruption benefit in the Emergency Medical and Associated Expenses section of this booklet.</p>
9.	<p>We are entitled to take over and carry out in your name the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.</p>
10.	<p>You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.</p>
11.	<p>If you make a medical claim you will be asked to supply your doctor's name to enable us to access your medical records. This will help the treating doctors, and us, to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we may not deal with your claim.</p>
12.	<p>Following the expiry of your 14 day statutory cancellation period, you continue to have the right to cancel your policy at any time by contacting us, but no refund of premium will be available.</p>

13.	We (or any agent we appoint and who acts with our specific authority) may cancel this policy where we reasonably suspect fraud or where you have failed to provide us with complete and accurate information as required by General Condition 1.
14.	The most we will pay for any claim is shown on your policy schedule; we will not pay more than the amount shown for any one incident.

Before you leave home

Your health Medical Conditions

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

It does not cover:

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

It is therefore very important that you read the Medical Declaration section, and provide complete and accurate information. The Medical Declaration applies each time you book a trip under your first direct Travel Insurance policy; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

Medical Declaration (Applicable to each insured person)

1.	<p>At the time of buying or renewing your policy or when booking a trip (whichever is later), you must tell us if any insured person:</p> <ul style="list-style-type: none"> a. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months; b. is under investigation or awaiting results for any diagnosed or undiagnosed medical condition; c. is on a waiting list for, or are aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition; d. has received a terminal prognosis; e. is travelling against the advice of a doctor or purposely travels without medical advice when it was reasonable for the insured person to have consulted a doctor; f. knows of any close relative, close business colleague, travelling companion or person you plan to stay with, (and upon whose good health your trip depends), who has a serious illness, injury or disease which could affect your decision to take or continue your trip.
2.	<p>If, between booking a trip and the departure date or the renewal date (whichever is sooner), you are referred to a Consultant/Specialist, attend A&E or are admitted to a hospital, your policy will cover you for cancellation of your trip. Please note however, that if you still wish to travel you must call the Customer Services helpline immediately and they will advise you if you will be covered for emergency medical and associated expenses or abandonment claims relating to this condition.</p>
3.	<p>If, between booking a trip and the departure date or the renewal date (whichever is sooner), anyone upon whose good health your trip depends, such as a close relative or your travelling companion, is referred to a Consultant/Specialist, attends A&E or is admitted to a hospital, your policy will cover you for cancellation of your trip. Please note however, that if you still wish to travel you must call the Customer Services helpline immediately and they will advise you if you will be covered for abandonment claims relating to this condition.</p>
4.	<p>If you, your travelling companion or anyone upon whose good health your trip depends, are referred to a Consultant/Specialist, attends A&E or is admitted to a hospital, after you have booked your trip but prior to paying any final balance due for your trip, you must call the Customer Services helpline immediately. They will advise you if you will be covered for claims relating to this condition.</p>

Important note:

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

Cancelling your trip

If this happens...	Am I covered?
I am due to go on holiday in 10 days and my home has been made uninhabitable by a flash flood – can I claim for cancellation?	Yes, you would be able to claim for cancellation of your trip .

If you need to cancel your trip , we will pay for costs that each insured person has paid, and cannot get back, or which legally have to be paid for their own personal travel and accommodation (including excursions and unused kennel, cattery or professional pet sitter fees), up to the limits shown on your policy schedule, if after you took out or renewed your policy or booked your trip (whichever is later), you have to cancel for any of the following reasons.	
1.	You are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill, is quarantined or dies: <ol style="list-style-type: none"> a. a close relative; or b. a close business colleague; or c. the person you were going to stay with.
3.	You are called for jury service or as a witness in a court of law during the period of insurance .
4.	You are made redundant.
5.	Your home is made uninhabitable by explosion, fire, landslide, storm or severe/adverse weather.
6.	The police need to talk to you because your home or place of work has been burgled.
7.	On the day you are due to depart from the UK , or the Republic of Ireland if your home is in Northern Ireland, you are prevented from taking your trip for more than 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary, due to: <ol style="list-style-type: none"> a. airspace being closed; b. an airport or port you are scheduled to travel from or through being closed; c. your flight being cancelled as a direct result of volcanic ash in the atmosphere and no reasonable alternative flight being available to you.
8.	Your transport operator, accommodation provider or their booking agents become insolvent.
9.	You are denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours.
10.	You are prevented from travelling within 31 days of your scheduled departure date because: <ol style="list-style-type: none"> a. An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable; b. Your accommodation is directly affected by a food poisoning outbreak, or the area in which you are staying is affected by pandemic or epidemic influenza; c. A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to your destination or, the FCO are advising British citizens to leave the area in which you are staying. d. A major incident such as a terrorist attack happens within a 50 mile radius of the area in which you will be/are staying and you do not wish to travel.
You will also be covered if a cancellation is unavoidable because your travelling companion is unable to travel due to any of the reasons listed above.	

Special conditions

1.	All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel your trip .
2.	All claims must be supported by documentary evidence that you have been unable to obtain a refund from the travel and/or accommodation provider.
3.	If you are denied boarding you must provide proof that your carrier was unable to offer you suitable alternative travel arrangements.
4.	You must comply with the terms of your contract with the transport provider (or their booking agents) and seek financial compensation, assistance or a refund of your ticket from them in accordance with those terms and/or any rights you may have under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.
5.	You must provide written confirmation (at your own expense) from the transport and/or accommodation provider or their respective booking agents or administrators, that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided. In the event of insolvency, compensation will normally be available to you from financial protection schemes such as the Air Travel Organisers' Licensing (ATOL) or trade association bonds such as the Association of British Travel Agents (ABTA).

Excess

The **excess** is shown on **your** policy schedule. In the event of a claim for loss of deposit only, **you** will be responsible for the loss of deposit **excess** as shown on **your** policy schedule.

The maximum **you** will have to pay is twice the **excess** if two or more **insured persons** cancel the same **trip**.

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You : a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us ; b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ; c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ;
3.	Any claim for a medical condition if any person upon whose good health your trip depends had a serious, chronic or recurring illness, injury or disease which you were aware of at the date you took out or renewed your policy or when you booked your trip (whichever is later) unless the condition was disclosed to and accepted by us .
4.	Any claim for a medical condition where you , your travelling companion or anyone upon whose good health your trip depends has been referred to a Consultant/Specialist, attended A&E or been admitted to hospital between booking your trip and paying any final balance due for your trip unless disclosed to and accepted by us .
5.	Any claim for a medical condition you were planning to get treatment for during your trip .
6.	Any claim for dismissal, misconduct, resignation or voluntary redundancy.

7.	Any claim where you knew, at the time of buying your policy or booking a trip (whichever is later): a. that you or your travelling companion would be unable to travel; or b. where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in: i. the closure of airspace or an airport or port that you are scheduled to travel from or through; or ii. the cancellation of your flight.
8.	Any claim for redundancy if you or your travelling companion knew of the redundancy when you took out or renewed your policy or when you booked 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.

While you are travelling

Missed international departure to and from the UK

This section does not apply for trips taken within the UK

If this happens...	Am I covered?
My flight from Edinburgh to Heathrow is delayed and this means I will miss my onward flight to Florida – am I able to make a claim?	Yes, the policy will cover additional costs (up to the limit shown on your policy schedule) to allow you to reach your final destination.

If you arrive too late at your point of international departure to check in and/or board your transport as a direct result of:	
1.	Delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2.	Accidental damage to, or breakdown of, the vehicle in which you are travelling;
we will pay up to the limit shown on your policy schedule for extra accommodation and travel costs you have to pay to reach your :	
a. destination on your outward journey from the UK ; or	
b. home on your return journey.	

Special conditions

1.	If you miss your transport due to one of the reasons listed above, 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.
2.	You must get a report from the repairer or breakdown assistance provider if you are claiming because the vehicle you were travelling in had an accident or broke down.
3.	You must request evidence from the transport provider if your scheduled public transport is delayed or cancelled.
4.	All claims must be supported by documentary evidence of the costs you have incurred.

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim if your trip is solely within the UK .
3.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).
4.	Any claim where you have not allowed sufficient time, or done everything you can reasonably do to get to the point of international departure for the time specified on your ticket/itinerary.
5.	Any claim where the carrier has offered suitable alternative transport.

Delayed departure after check-in

Cover under this section only applies for your outward international journey from the UK and for your final international return journey to the UK.

Cover does not apply for any internal and/or onward connecting travel, including travel from and to the Channel Islands.

If this happens...	Am I covered?
My flight from Heathrow to Paris has been delayed due to bad weather in France. Can I make a claim for the inconvenience?	You can claim a benefit for delayed departure only after your flight has been delayed for 12 hours; If your flight is delayed for 24 hours or cancelled by the airline you can claim for abandonment of your trip .

If the scheduled departure of the ship, aircraft or train on which you are booked to travel is delayed at: a. the point of international departure ; or b. your departure point from the Republic of Ireland if your home is in Northern Ireland, we will pay you either:	
1.	The benefit shown on your policy schedule for each full 12 hour period the ship, aircraft or train is delayed.
2.	Up to the limits shown on your policy schedule (including excursions and unused kennel, cattery or professional pet sitter fees), for your own unused travel and accommodation costs which you have paid or legally have to pay but cannot get back if the delay lasts for more than 24 hours on your outward journey from the UK , or the Republic of Ireland if your home is in Northern Ireland, and you choose to abandon your trip .

Special condition

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

The excess is shown on your policy schedule.
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What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	More than one item under this section.
3.	Any claim if your trip is solely within the UK .
4.	Any claim if a delay of the ship, aircraft or train on which you are booked to travel does not happen at your point of international departure or your departure point in the Republic of Ireland if your home is in Northern Ireland.
5.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).

Missed connections outside the UK

If this happens...	Am I covered?
My train from Pisa to Rome was delayed meaning I missed my onward flight from Rome to Madrid. Can I make a claim for my expenses?	You can claim for any extra accommodation and travel costs so that you can reach your next destination as shown on your ticket or itinerary.

If you miss a pre-booked onward connection outside of the UK as a direct result of:	
1.	Delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2.	Accidental damage to, or breakdown of, the vehicle in which you are travelling.
3.	You being denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours.
we will pay for extra accommodation and travel costs you have to pay up to the limits shown on your policy schedule to reach the next destination shown on your ticket/itinerary.	

Special conditions

1.	If you miss your transport due to one of the reasons listed above, 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.
2.	You must provide written confirmation from the carrier or their handling agents of the reason for the service not running to its published timetable.
3.	If you are denied boarding you must provide proof that your carrier was unable to offer you suitable alternative travel arrangements.

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim where you have not allowed sufficient time to make the travel connections shown on your ticket/itinerary e.g. transfers between terminals, airports, ports or stations.
3.	Any claim for missed connection in relation to a journey that was not pre-booked before you left the UK .
4.	Any claim for abandonment of your trip following a missed connection.
5.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your policy or booked your trip (whichever is later).
6.	Any claim where you have not done everything you can reasonably do to get to the departure point for the time specified on your ticket/itinerary.

At your destination

Abandoning your holiday

If this happens...	Am I covered?
I can't go on holiday because my travelling companion has fallen at the airport and broken their leg and now won't be accompanying me – can I abandon my trip ?	Yes, you will be able to claim for abandonment of your trip .
<p>If you have to unavoidably abandon your trip and return home early we will pay up to the limits shown on your policy schedule for:</p> <ul style="list-style-type: none"> • additional travel costs (if you cannot use your return ticket); and/or • accommodation costs (of a similar standard to the travel and/or accommodation you had booked for your trip); and/or • unused accommodation costs that each insured person has paid and cannot get back (including excursions and unused kennel, cattery or professional pet sitter fees) <p>if any of the following happen after you have left home.</p>	
1.	You are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill or dies: <ul style="list-style-type: none"> a. a close relative; or b. a close business colleague; or c. the person you were going to stay with.
3.	Your home is made uninhabitable by fire, storm or severe/adverse weather.
4.	The police need to talk to you because your home or place of work has been burgled.
5.	Your transport operator, accommodation provider or their booking agents become insolvent.
6.	Severe snowfall prevents you from reaching your point of international departure on your outward journey from the UK or pre-booked holiday accommodation within the UK .
7.	You reach your point of international departure on your outward journey from the UK and discover that your pre-booked travel arrangements have been cancelled due to a strike, industrial action or severe snowfall and your carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours.
8.	The Foreign and Commonwealth Office advise UK residents to leave the area in which you are staying and return home .
9.	An avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami renders the accommodation in which you are staying uninhabitable.
10.	Your pre-booked holiday accommodation is directly affected by a food poisoning outbreak.
11.	The area in which you are staying is affected by pandemic or epidemic influenza.
12.	A major incident such as a terrorist attack happens within a 50 mile radius of the area in which you will be/are staying and you wish to return home early.
<p>You will also be covered if abandonment is unavoidable because your travelling companion is unable to continue the trip due to any of the reasons listed above.</p>	

Special conditions

1.	If you need to return home and intend to make a claim under this section, you must phone the Medical Emergency Assistance provider as soon as reasonably possible.
2.	If you cannot use your return ticket and we pay additional travel costs to allow you to abandon your trip , your unused travel ticket will then belong to us .
3.	All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon your trip .
4.	You must comply with the terms of your contract with the transport provider (or their booking agents) and seek financial compensation, assistance or a refund of your ticket from them in accordance with those terms and/or any rights you may have under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

Excess

The excess is shown on your policy schedule.
The maximum you will have to pay is twice the excess if two or more insured persons abandon the same trip .

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travels without medical advice when it was reasonable for them to have consulted a doctor .
3.	Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You : a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us ; b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ; c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ;
4.	Any claim for a medical condition if any person upon whose good health your trip depends had a serious, chronic or recurring illness, injury or disease which you were aware of at the date you took out or renewed your policy or when you booked your trip (whichever is later) unless the condition was disclosed to and accepted by us .
5.	Any claim for a medical condition where you or anyone upon whose good health your trip depends have been referred to a Consultant/Specialist, attended A&E or have been admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us .
6.	Any claim for a medical condition for which you were planning to get medical treatment during your trip .
7.	Any claim which was not authorised by our Medical Emergency Assistance provider before you returned home .
8.	Any claim for additional travelling costs if prior to your departure from the UK you have not purchased a return ticket to the UK .
9.	Any claim where you knew, prior to departure on your trip that you may need to return home early.
10.	Any claim for abandonment due to severe snowfall where you have not allowed sufficient time to reach your point of international departure , taking into account the weather forecast for the journey

11.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your policy, added Travel Disruption or when you booked your trip (whichever is later).
12.	Any claim for abandonment due to Foreign and Commonwealth Office advice where this advice was already in place prior to your departure from the UK .
13.	Any claim for abandonment after you have chosen to move to alternative accommodation.
14.	Any costs incurred by you which are recoverable from your travel and/or accommodation provider or their respective booking agents or administrators, or for which you receive or are expected to receive compensation or reimbursement.
15.	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.

Emergency Medical and Associated Expenses

If this happens...	Am I covered?
I was at the water park with my family and I slipped and broke my arm – I'm currently in hospital and may require surgery. Can I claim for this?	Yes, you would be able to claim for any medically necessary treatment while on holiday.

If you are injured, fall ill, are quarantined or die during your trip , we will cover you , up to the limits shown on your policy schedule, for:	
1.	<p>Emergency Treatment</p> <ul style="list-style-type: none"> a. emergency medical treatment (including rescue services to take you to hospital) outside of your home territory; b. dental treatment for emergency pain relief outside of your home territory.
2.	<p>Associated Expenses</p> <ul style="list-style-type: none"> a. extra charges for half board accommodation (of a similar standard to the accommodation you had booked for your trip) if it is medically necessary for you to stay after the date you were going to return home. We will also pay travel costs, which you have to pay to get back to your home if you cannot use your return ticket; b. the cost of burying or cremating you in the country where you die; c. the cost of returning your body or ashes to your home; d. the cost of getting you home, if it is medically necessary because you are seriously injured or fall seriously ill during your trip and you cannot use your return ticket.
If our Medical Emergency Assistance provider and the treating doctor agree that it is necessary, we will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with you or travel to be with you .	

3.	<p>Holiday Disruption</p> <p>If you are claiming for medical expenses that are covered under this section, we will also pay you a benefit for each full 24 hours for the disruption to your trip up to the limits shown on your policy schedule if:</p> <p>a. you are in hospital receiving in-patient treatment for more than 24 consecutive hours; or</p> <p>b. you are confined to your accommodation on the advice of the treating doctor for more than 24 consecutive hours.</p>
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Special conditions

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

Excess

	The excess is shown on your policy schedule.
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What is not covered

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

3.	<p>Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:</p> <ul style="list-style-type: none"> a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us; b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us; c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us;
4.	<p>Any claim for a medical condition where you have been referred to a Consultant/Specialist, attended A&E or admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us.</p>
5.	<p>Any claim for a medical condition for which you were planning to get medical treatment during your trip.</p>
6.	<p>Any claim for:</p> <ul style="list-style-type: none"> a. treatment received in your home territory; b. the cost of in-patient hospital treatment or going home early that our Medical Emergency Assistance provider has not agreed beforehand; c. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that you originally went to hospital for; d. any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home; e. cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider; f. medication which, at the time your trip started, you knew that you would need while you were away; g. any extra costs because you have requested a single or private room; h. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre; i. any treatment after you have returned home.
7.	<p>Costs incurred following your decision not to move hospital or return to the UK after the date when it was deemed safe for you to do so by our Medical Emergency Assistance provider and your treating doctor.</p>
8.	<p>Any claim for holiday disruption:</p> <ul style="list-style-type: none"> a. where the period in hospital or confined to accommodation is less than 24 consecutive hours; b. for any insured person not being treated as an in-patient or confined to accommodation on medical advice; c. where there is no valid claim for emergency treatment.

Personal Accident

If this happens...	Am I covered?
I am on holiday and I have been involved in a road traffic accident which has resulted in my left leg being amputated – am I entitled to any benefit under this insurance?	Yes, you will be able to claim under this section for loss of a limb up to the limit shown on your policy schedule.

We will cover you , up to the limits shown on your policy schedule, if you suffer an accidental bodily injury during your trip which requires urgent and immediate medical attention that leads solely, directly and independently to you :	
1.	death; or
2.	loss of one or more limbs and/or the total loss of sight in one or both eyes; or
3.	permanent total disablement after 104 weeks from the date you incurred the injury (except where compensation is paid under item 2 above).

Special conditions

1.	The death or disability must happen within one year of the accident.
2.	You can only claim for one item under this section, regardless of the number of injuries sustained.
3.	The 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

1.	Anything mentioned in the General Exclusions section.
2.	Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
3.	Any claim as a result of you taking part in an activity which is shown as excluded in the Your Activities section.

Personal Liability

If this happens...	Am I covered?
I am on holiday staying in a rented villa booked through a local tour operator, the glass in the terrace door has been broken accidentally— will this policy cover me for the costs I have to pay to repair the damage?	Yes. You're covered for any money you legally have to pay after deduction of the excess . You are also covered for any legal costs or expenses that you have to pay in relation to the accident/damage.

We will cover you up to the limits shown in your policy schedule for:	
1.	any money that you legally have to pay that relates to an accident during your trip which causes: <ol style="list-style-type: none"> 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.
2.	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.

Excess

The excess applicable to occupation of temporary holiday accommodation is shown on your policy schedule.
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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: <ol style="list-style-type: none"> a. death or injury of members of your household or people who work for you; b. loss of or damage to property which belongs to or is under: <ol style="list-style-type: none"> 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. your involvement in paid or unpaid manual work or physical labour of any kind; e. you owning or occupying any land or building, unless you are occupying any temporary holiday accommodation, which is not owned by you in which case you will be responsible for the excess as shown on your policy schedule; f. you owning or using: <ol style="list-style-type: none"> i. animals (except domestic animals); ii. firearms (except sporting guns used for clay pigeon shooting); iii. motorised vehicles; iv. vessels (except manually-propelled watercraft); or v. aircraft of any description, including un-powered flight. g. you taking part in any winter sports activity unless winter sports cover is shown on your policy schedule; h. you taking part in an activity or winter sport activity which is shown as excluded in the Your Activities section.

Enforced Stay Abroad

This cover does not apply for holidays within the UK.

If this happens...	Am I covered?
I'm at the airport and due to return home . The airport has been shut down and there are no flights for at least 48 hours – can I claim for anything?	Yes, we will either pay a benefit for each full 24 hour period that you are unable to return home , or pay additional travel and accommodation costs if you unavoidably have to make alternative arrangements to return home .

If you are unable to return home on your scheduled return date due to:	
1.	airspace being closed;
2.	an airport or port that you are scheduled to travel from or through being closed;
3.	your flight being cancelled as a direct result of volcanic ash in the atmosphere.
we will pay you either:	
i. the benefit shown on your policy schedule for each full 24 hour period you are unable to return home ; or	
ii. the necessary and reasonable additional travel and accommodation expenses, up to the limit shown on your policy schedule, where after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to return home .	
We will also pay for emergency medical supplies that you require to prevent a deterioration or exacerbation of an existing medical condition.	

Special Conditions

1.	Where you claim under item i. above, a. we will work out the length of your enforced stay abroad from the date and time of your scheduled departure, as shown on your ticket/itinerary; b. you must obtain written confirmation from your carrier or handling agents of the actual date and time of your return to the UK .
2.	Payment under item ii. above will only be considered where your carrier or handling agents have not been able to offer you suitable alternative accommodation and/or travel arrangements.
3.	All claims must be supported by documentary evidence of the costs you have incurred.

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	More than one item under this section.
3.	Any claim under item ii above where you fail to provide documentary evidence of the costs incurred.
4.	Any claim for travel and accommodation expenses if: a. you have not purchased your return ticket to the UK before you depart on your trip ; or b. you are travelling on an open-ended ticket and have not scheduled a return date to the UK with the airline.

Legal Expenses and Advice

If this happens...	Am I covered?
I fell breaking my hip whilst on holiday and was operated on – on returning to the UK I was told that the operation was not done correctly and I needed a hip replacement I was unable to work for several months. Can I make a claim?	Yes. You can claim for the medical negligence and also the loss of earnings.

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

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

Legal expenses cover

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

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

The maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising from one cause is shown on **your** policy schedule.

Personal legal advice

We will give **you** confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy. **We** will tell **you** what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer.

Call the Legal Expenses Claims and Advice helpline - see page 4 of this booklet. There are no consultation fees and lines are open 24 hours a day, 365 days a year.

Making a claim

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

Definitions

The definitions at the beginning of this booklet apply where appropriate (refer to the definitions section). The following definitions only apply to this section of the policy.

Appointed Representative	A suitably qualified person appointed by us to act on your behalf.
Costs and Expenses	<ol style="list-style-type: none"> <li data-bbox="236 1345 1066 1409">1. All reasonable and necessary legal costs charged by the appointed representative and agreed by us. <li data-bbox="236 1409 1066 1476">2. Legal costs which you have been ordered to pay by a court or other body which we have agreed to or authorised.

Legal Proceedings	The pursuit of a claim for damages.
Medical Treatment	The consultation and/or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for your clinical care.
Prospects of Success	<p>In respect of all claims it is always more likely than not that you will:</p> <ol style="list-style-type: none"> 1. recover damages or obtain any other legal remedy which we have agreed to; 2. make a successful defence; 3. make a successful appeal or defence of an appeal; and/or 4. recover damages which are higher than any costs and expenses which may be incurred. <p>Prospects of success will be assessed by us or an appointed representative on our behalf.</p>
Territorial Limits	The geographical limit specified in your policy schedule.

Special conditions

The following conditions apply to this section. Also refer to the General Conditions section.	
Claims – your duty	You must report an insured incident to us as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.
Claims – legal representation	<p>a. On acceptance of a claim, if appropriate, we will appoint an appointed representative unless:</p> <ol style="list-style-type: none"> i. there is a conflict of interest; or ii. If it is necessary to start court proceedings and proceedings are being issued within the UK, <p>in which case you are free to nominate an appointed representative by sending us the name and address of the suitably qualified person.</p> <p>You must confirm either:</p> <ul style="list-style-type: none"> • that the person you nominate will not charge more than the appointed representative we would have appointed; or • that you are willing to pay the difference between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative. <p>b. If we do not agree to your choice of appointed representative under condition a above, you may choose another suitably qualified person.</p> <p>c. If there is still a disagreement with regard to the appointed representative, we will ask the president of a relevant national law society to choose a suitably qualified person to represent you. We and you must accept such choice.</p> <p>d. In all other circumstances we will be free to choose an appointed representative.</p> <p>e. An appointed representative will be appointed by us and represent you according to our standard terms of appointment.</p>

<p>Claims – Our rights and your obligations</p>	<ul style="list-style-type: none"> a. We will have direct access to the appointed representative who will, upon request, provide us with any information or opinion on your claim. b. You must co-operate fully with us and the appointed representative and must keep us up-to-date with the progress of the claim. c. At our request you must give the appointed representative any instructions that we require. d. You must notify us immediately if anyone offers to settle a claim or makes a payment into court. e. If you do not accept the recommendation of the appointed representative to accept a reasonable offer or payment into court to settle a claim, we may refuse to pay further costs and expenses. f. No agreement to settle on the basis of both parties paying their own costs is to be made without our prior approval.
<p>Discontinuance of a claim</p>	<p>If you:</p> <ul style="list-style-type: none"> a. settle a claim or withdraw a claim without our prior agreement; b. do not give suitable instructions to the appointed representative; or c. dismiss an appointed representative without our prior consent, our consent not to be withheld without good reason <p>the cover we provide will end immediately and we will be entitled to re-claim any costs and expenses we have incurred from you.</p>
<p>Recoveries</p>	<p>You must take every available step to recover costs and expenses that we have to pay and must pay us any costs and expenses that are recovered.</p>
<p>Disputes</p>	<p>If any difference arises between us and you in respect of the acceptance, refusal, control or handling of any claim under this section, you can take the steps outlined in our complaints procedure stated under ‘Our Promise of Service’.</p>
<p>Arbitration</p>	<p>You have the right to refer any difference that arises between us and you in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by us and you.</p> <p>If there is a disagreement with regard to the choice of counsel, we will ask the president of a relevant national law society to choose a suitably qualified person.</p> <p>The arbitrator’s decision shall be final and binding on both parties.</p> <p>All costs for resolving the difference will be met by the party whom the decision is made against.</p>

What is not covered

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

The Contracts (Rights of Third Parties) Act 1999

This Act allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please visit www.legislation.gov.uk or contact the Citizens Advice Bureau.

Catastrophe Cover

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

If this happens...	Am I covered?
My accommodation has been destroyed by fire and now I have nowhere to stay.	If you have booked your accommodation directly with the provider we will cover you for additional transport and accommodation costs to enable you to continue your holiday.

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

Special conditions

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

Excess

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

What is not covered

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

Emergency Travel Document Expenses

Contact the Travel Assistant Helpline number shown at the front of this booklet for advice on how to obtain an Emergency Travel Document abroad.

If this happens...	Am I covered?
I've lost my passport during my trip and have had to pay for a temporary one to enable me to return home – am I covered?	Yes. Contact us on the Travel Assistant Helpline number and we will advise you on how to obtain a temporary or emergency passport. You need to report the loss to the local police and request a written police report.

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

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

Special conditions

1.	You must always take reasonable care to keep your passport and visa safe. If your passport or visa is lost or stolen you must take all reasonable steps to get them back.
2.	You must report any loss of theft to the police as soon as reasonably possible and request a written report (where is it 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, resort management, vehicle hire company or repairer).
3.	All claims must be supported by documentary evidence of the costs you have incurred.

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any loss or theft of your passport or visa if you do not report it to the police and obtain written evidence from them, your transport company, resort management, vehicle hire company or repairer.
3.	The cost of purchasing a new replacement passport or visa.
4.	Any claim for travel and accommodation expenses if: <ol style="list-style-type: none"> <li data-bbox="135 1046 1065 1078">i. you have not purchased your return ticket to the UK before you depart on your trip; or <li data-bbox="135 1078 1065 1134">ii. you are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline/carrier.
5.	Any claim for travel and accommodation expenses of any other insured person who could continue to travel without you but decide to stay with you .

Personal Money

If this happens...	Am I covered?
I've been the victim of a pickpocket and my cash has been stolen – am I covered?	Yes. You can claim for the loss of your cash up to the limits shown on your policy schedule.

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

Special conditions

1.	You must always take reasonable care to keep your personal money safe. If your personal money is lost or stolen you must take all reasonable steps to get it back.
2.	You must prove that you own the lost or stolen personal money and how much it is worth, for example proof of withdrawal or a currency exchange receipt. If you do not, it may affect your claim.
3.	You must report any loss or theft to the police as soon as reasonably possible following discovery and request 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, accommodation provider, vehicle hire company or repairer).

Excess

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

What is not covered

1.	Anything shown in the General Exclusions section.
2.	Any loss or theft of your personal money if you do not report it to the police and obtain written evidence from them, your transport company, resort management, vehicle hire company or repairer.
3.	Any personal money which is delayed, detained or confiscated by customs or other officials.
4.	Loss or theft of bonds, securities or documents of any kind.
5.	Loss or theft of personal money not carried in your hand baggage and fully accessible to you while you are travelling.
6.	Theft of personal money which you have deliberately left unattended .
7.	Theft of personal money from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
8.	Shortages due to a mistake or loss due to a change in exchange rates.

Delayed Baggage

If this happens...	Am I covered?
My baggage has been delayed by the airline – am I covered?	If your baggage is delayed for more than 12 hours we will pay up to the limit shown on your policy schedule if you need to replace essential items.

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

Special condition

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

What is not covered

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

Baggage Cover (Optional)

This section only applies if shown on your policy schedule.

If this happens...	Am I covered?
Someone has smashed the window of my hire car and stolen my luggage from the boot – can I claim?	Yes, if your luggage was out of view in an enclosed storage compartment, boot or luggage space of a locked motor vehicle and entry has been forced you can claim for your stolen belongings. Make sure that you report this to the police or your car hire company and get written proof.

We will cover **you** for loss, theft or accidental damage to **your** personal belongings and **valuables** during **your** trip, up to the limits shown on **your** policy schedule.

Special conditions

1.	You must take reasonable care to keep your personal belongings, baggage and valuables safe. If your personal belongings or valuables are lost or stolen, you must take all reasonable steps to get them back.
2.	If your personal belongings or valuables are 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.
3.	If your personal belongings, baggage or valuables are lost or damaged by an airline, you must: <ol style="list-style-type: none"> a. get a property irregularity report; b. give written notice of the claim to the airline within the time limit in their conditions of carriage (you should also keep a copy); and c. keep all travel tickets and tags if you claim under this policy.
4.	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 purchase or the broken item if you are claiming for damage.
5.	You must report any loss or theft to the police as soon as reasonably possible following discovery and request 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, accommodation provider, vehicle hire company or repairer).
6.	You should not dispose of any damaged items as we may ask you to send them to us at your cost.
7.	At our option, we will settle any claim by payment or replacement. We will pay claims for personal belongings, 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 item.
8.	If you have also made a claim under the Delayed Baggage section this amount will be deducted from the amount claimed under this section.

Excess

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

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Theft of personal belongings, baggage or valuables which you have deliberately left unattended .
3.	Loss, accidental damage or theft of valuables not carried in your hand baggage and fully accessible to you while you are travelling.
4.	Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china or similar fragile articles.
5.	Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
6.	Theft of personal belongings or valuables from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry.
7.	Pedal cycles, contact lenses, hearing aids, medical and dental fittings.
8.	Any loss or theft if you do not report it to the police and obtain written evidence from them, your transport company, resort management, vehicle hire company or repairer.
9.	Winter sports equipment , scuba diving, golf and fishing equipment.
10.	Any goods delayed, detained or confiscated by customs or other officials.
11.	Items used in connection with your job which are not owned by you .
12.	Personal money , bonds, securities or documents of any kind.

Winter Sports cover (Optional)

Winter Sports cover only applies if shown on your policy schedule. Cover will apply for the duration shown on your policy schedule.

If this happens...	Am I covered?
I am on holiday and my skis have been stolen – Do I have cover under my policy?	Yes, with our optional Winter Sports cover we will cover the replacement of your skis (see the table below) we will also cover the cost, up to the limit on your policy schedule to hire skis for the rest of your trip.

Winter sports equipment

1.	If your winter sports equipment is lost, stolen or damaged by accident during your trip , we will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below. The most we will pay is shown on your policy schedule. <ul style="list-style-type: none"> • Up to one year old, 90% of the purchase price. • Up to two years old, 70% of the purchase price. • Up to three years old, 50% of the purchase price. • Up to four years old, 30% of the purchase price. • Over four years old, 20% of the purchase price.
2.	If you hire winter sports equipment and it is lost, stolen or damaged by accident during your trip , we will pay for its replacement or repair up to the limit shown on your policy schedule.
3.	If we pay under items 1 or 2 above, we will also pay to hire replacement winter sports equipment for the rest of your trip up to the limit shown on your policy schedule.
4.	We will pay up to the limit shown on your policy schedule to replace your lift pass if it is lost or stolen during your trip .

Special conditions

1.	You must take reasonable care to keep the winter sports equipment safe. If the winter sports equipment is lost or stolen, you must take all reasonable steps to get it back.
2.	If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, you must report the details of the loss or damage to them in writing and request written confirmation.
3.	If the winter sports equipment is lost or damaged by an airline, you must: <ol style="list-style-type: none"> a. get a property irregularity report; b. give written notice of the claim to the airline within the time limit in their conditions of carriage (you should also keep a copy); c. keep all travel tickets and tags if you claim under this section.
4.	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 purchase or the broken item if you are claiming for damage.
5.	You must report any loss or theft to the police as soon as reasonably possible following discovery and request 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).
6.	You must prove that you were responsible for the lost, stolen or damaged items and the purchase price. If you do not do this, it may affect your claim.

Excess

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

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Deliberate or malicious damage to winter sports equipment caused by an insured person .
3.	Loss or damage to winter sports equipment caused by an insured person's carelessness or neglect.
4.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5.	Theft or loss from motor vehicles.
6.	Any loss or theft which you do not report to the police as soon as reasonably possible following discovery and request a written report for (where it is not possible to obtain a police report you must provide other independent proof of loss such as a letter from your transport company or resort management).
7.	Damage to hired winter sports equipment while it is being used.

Delay due to Avalanche

We will cover **you** up to the limit shown on **your** policy schedule for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

What is not covered

Anything mentioned in the General Exclusions section.

Piste Closure

This section does not apply to cross-country skiing.

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay **you** a daily benefit up to the limit shown on **your** policy schedule.

Special condition

You must provide evidence that confirms the piste closure from either **your** tour operator or resort management.

What is not covered

Anything mentioned in the General Exclusions section.

Ski Pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack up to the limit shown on **your** policy schedule.

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

What is not covered

See exclusions listed after Inability to take part in Winter Sports Activities.

Inability to take part in winter sports activities

If, due to injury or illness during **your trip**, **you** cannot take part in winter sports activities, **we** will pay **you** a daily benefit up to the limit shown on **your** policy schedule for each day **you** are prevented from doing so.

What is not covered under Ski Pack and Inability to take part in winter sports activities sections.

1.	Anything mentioned in the General Exclusions section.
2.	Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travelled without medical advice when it was reasonable for you to have consulted a doctor .
3.	Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You : a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us ; b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ; c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ; or
4.	Any claim for a medical condition where you have been referred to a Consultant/Specialist, attend A&E or been admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us .

Golfing cover (Optional)

Golfing cover only applies if shown on your policy schedule. Cover only applies to the insured person(s) named under this section on your policy schedule.

If this happens...	Am I covered?
I am on holiday and my golf clubs have been delayed for 2 days – Do I have cover under my policy as I need to hire new clubs?	Yes, with our optional Golfing cover we will cover the cost, up to the limit shown on your policy schedule to hire new clubs.

We will cover you for the following, up to the limits shown on your policy schedule:	
1.	If your golf equipment (not including clothing) is lost, stolen or damaged during your trip , we will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below. The most we will pay is shown on your policy schedule. <ul style="list-style-type: none"> • Up to one year old, 90% of the purchase price. • Up to two years old, 70% of the purchase price. • Up to three years old, 50% of the purchase price. • Up to four years old, 30% of the purchase price. • Over four years old, 20% of the purchase price.
2.	If your golf equipment is lost, stolen, damaged or temporarily delayed for more than 12 hours on the outward journey, we will pay the daily benefit up to the limit shown on your policy schedule for hiring replacement golf equipment.
3.	Non-refundable, pre-booked green fees up to the limit shown on your policy schedule if you are unable to play golf due to injury or illness.

Special conditions

1.	If claiming under item 2 above, you must get written confirmation from the carrier of the number of hours you were without your golf equipment.
2.	You must take reasonable care to keep your golf equipment safe. If your golf equipment is lost or stolen you must take all reasonable steps to get it back.
3.	If your golf 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.
4.	If your golf equipment is lost or damaged by an airline, you must: <ol style="list-style-type: none"> a. get a property irregularity report; b. give written notice of the claim to the airline within the time limit in their conditions of carriage (you should also keep a copy); c. keep all travel tickets and tags if you claim under this section.
5.	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 purchase or the broken item if you are claiming for damage.
6.	You must report any loss or theft to the police as reasonably possible following discovery and request 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).

Excess

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

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Deliberate or malicious damage to golf equipment caused by an insured person .
3.	Loss or damage to golf equipment caused by an insured person's carelessness or neglect.
4.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5.	Theft or loss from motor vehicles.
6.	Any loss or theft if you do not report it to the police and obtain written evidence from them, your transport company, hotel or resort management.
7.	Damage to hired golf equipment while it is being used.
8.	Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travelled without medical advice when it was reasonable for you to have consulted a doctor .
9.	Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You : a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us ; b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ; c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us ;
10.	Any claim for a medical condition where you have been referred to a Consultant/Specialist, attended A&E or admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us .

Scuba Diving up to 30 metres (Optional)

Scuba diving to a depth of 30 metres is only covered if shown on your policy schedule. Cover only applies to the insured person(s) named under this section on your policy schedule.

If this happens...	Am I covered?
I was scuba diving and have dropped my oxygen tank on my foot and broken my toe, can I claim for the medical expenses that I incur?	Yes, if you have selected scuba cover you will be covered for any medical expenses which occur while you are scuba diving.

Emergency Medical and Associated Expenses and Abandonment sections are extended to cover **you** while scuba diving to the maximum depth for which **you** are qualified, but not more than 30 metres, providing **you** are accompanied by a qualified diving instructor or dive master.

Special conditions

1.	When you are scuba diving you must follow all the safety guidelines provided by your instructor or dive master, who must be certified by a recognised diving body such as PADI, NAUI, PSAC, SAA and SSI.
2.	The cover given by this section only applies to recreational scuba diving up to a total of 31 days during the period of insurance .

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim caused by you suffering from any medical condition which would normally prohibit you from diving.
3.	Any claim where you do not follow all diving safety warnings and guidelines.
4.	Any claim where you have booked a trip for the main purpose of scuba diving.
5.	Any claims resulting from your participation in any professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving.

Your Activities

We'll 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** are 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.

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 15m (unless scuba diving optional cover has been purchased)
- 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

How to make a claim – help us to help you

We recommend **you** read the following information before **you** travel. **You** can also use it as a quick reference guide if **you** need to make a claim. For full details please refer to the relevant policy section of this booklet.

Before you travel

- Read **your** policy documentation to make sure **you** have all the cover **you** require for **your trip** and ensure that **you** understand the terms and conditions of the cover provided.
- Make sure **you** are aware of the policy limits and **excesses** shown on **your** policy schedule.
- Honesty is the best policy – please ensure **you** have told **us** about any pre-existing medical conditions relating to **you**, and anyone whose good health **your trip** depends on (whether travelling or not). It is very important that **you** read and comply with the Medical Declaration section.
- Please contact the Customer Services helpline shown in the Travel Insurance Helplines section if **you** have any queries or wish to cancel **your** policy.

When making a claim

- Contact the relevant helpline number as soon as **you** can for assistance quoting **your** policy number if possible.
- Read **your** policy schedule to check the cover **you** have and the policy limit for the section **you** wish to claim under.
- Check for any special conditions in this booklet that apply to the section **you** are claiming against.
- Be aware that where an **excess** applies **you** will need to pay the amount shown on **your** policy schedule towards the first part of any claim.
- Ensure that **you** keep any documentation **we** may require.

Type of claim	What must I do?	What will I need?
Medical Emergency	<ul style="list-style-type: none"> • Contact the Medical Emergency Assistance helpline immediately. • Where appropriate telephone the helpline prior to making any hospital admission arrangements. 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility. • Receipts for any expenses incurred that are covered by your policy.
Cancelling your trip	<ul style="list-style-type: none"> • Check that the reason you are cancelling is listed as being covered in the Cancelling your trip section of your policy booklet. • Contact the Travel Claims helpline as soon as you know you need to cancel your trip. 	<ul style="list-style-type: none"> • A medical certificate from the patients UK doctor confirming the reason for cancellation. A blank certificate will be issued with your claim form. • Death certificate (where applicable).
Abandoning your trip	<ul style="list-style-type: none"> • Contact the Medical Emergency Assistance helpline as soon as the need for abandonment arises and before returning home. 	<ul style="list-style-type: none"> • A medical report confirming the reason for abandonment. Where appropriate a blank medical certificate will be sent to you with your claim form. • Death certificate (where applicable).

<p>Delayed Departure</p>	<ul style="list-style-type: none"> • Check in at your specified departure time. • Check that your delay was over 12 hours or you abandoned your trip after a 24 hour delay before submitting a claim. 	<ul style="list-style-type: none"> • Written confirmation from the carrier/ agent of the actual date & time of departure and reason for delay.
<p>Enforced Stay Abroad</p>	<ul style="list-style-type: none"> • Contact your airline/carrier and they will advise if you should travel to the airport/ port to check in at your specified time. • Contact the Travel Claims Helpline. 	<ul style="list-style-type: none"> • Written confirmation from the airline/ carrier of the actual date and time of your return to the UK. • Retain documentary evidence of the costs you incurred if you make your own way home.
<p>Missed International Departure</p>	<ul style="list-style-type: none"> • Do everything you can reasonably do to get to your point of international departure on time. • Contact the carrier or their handling agent to see if a late arrival is possible or if alternative arrangements can be made. • Contact the Travel Claims Helpline. 	<ul style="list-style-type: none"> • A report from the repairer or breakdown assistance provider if the vehicle you were travelling in broke down or was involved in an accident. • Evidence from the transport provider if public transport failed.
<p>Legal Expenses</p>	<ul style="list-style-type: none"> • Contact the Legal Expenses Claims & Advice helpline number as soon as you are aware of an incident and no later than 180 days after the incident occurred. 	<ul style="list-style-type: none"> • Your policy number as this will be requested when you call.
<p>Delayed Baggage</p>	<ul style="list-style-type: none"> • Report the delay to the carrier as soon as it is clear your bags have been delayed. • Give written notice of the claim to the carrier within the time limit in their conditions of carriage. • Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> • Receipts for essential purchases you make whilst your baggage is delayed. • Written confirmation from the carrier of the number of hours you were without your baggage. • Your baggage tag receipts.

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

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

Complaints Procedure

Our Promise of Service

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

What will happen if you complain

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

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

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution by contacting us:

- If **your** complaint is regarding this insurance:
Please telephone the Customer Services helpline on **03 450 308 718** (opening hours shown in the Travel Insurance Helplines section).
Or write to:
first direct Customer Care Team
Customer Services Centre
PO Box 7463
Pitheavlis
Perth
PH2 0YX
- If **your** complaint is regarding a claim **you** have made:
Please telephone the Travel Claims helpline on 01603 602 125 (opening hours shown in the Travel Insurance Helplines section).
Or write to:
first direct Claims Department
Aviva Insurance Limited
PO Box 432
Chichester
PO19 1WQ

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

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:

0800 023 4567 (Calls from UK landlines and mobiles are free) or

0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

The Financial Ombudsman Service will not consider a complaint if **you** have not provided us with the opportunity to resolve it previously.

Whilst **we** are bound by the decision of the Financial Ombudsman Service **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Compensation

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

You can get this in large print, audio and Braille by calling **03 450 308 718** (via Text Relay if appropriate).

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