

Holiday Extras

Brexit Disruption Cover

Policy Extension

This booklet is an extension to your main Holiday Extras Insurance policy wording and is only valid if you have paid the appropriate additional premium.

This booklet is to be attached to, and read in conjunction with, your main policy booklet.



How does this extension work?

Please note: The extension in this booklet will **only** apply if you have paid the appropriate additional premium and it is listed on your insurance schedule.

All the things that we told you about in the main policy wording also apply to this extension – (the things that you are and are not covered for, also apply here)

This extension extends your policy so that you have cover under certain sections of the policy in the event that your travel plans are disrupted because of the United Kingdom leaves the European Union without a formal agreement, and tells you of any new terms and conditions that apply here that were not mentioned in the main policy wording.

YOUR INSURER

Your extension is underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

The sections on the following pages explain the cover available under this extension, which is in **addition to the cover detailed in your main policy wording.**

This is what you get

The table of benefits below is designed to show you what cover may be available under this extension and your chosen cover level, and is subject to the terms, conditions and exclusions detailed in the policy. **Cover will only be provided if the relevant additional premium has been paid and this has been confirmed by us in writing.**

The amounts shown under the 'We will pay up to' column are the maximum amounts payable under the policies for each insured person. Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits. The '**Deductible amount**' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Brexit Disruption Cover: Table of Benefits									
Benefits	Bronze		Silver		Gold		Platinum		
	We will pay up to	Deductible	We will pay up to	Deductible	We will pay up to	Deductible	We will pay up to	Deductible	
1	If you are unable to go on your trip	£1,000	£150	£2,500	£100	£5,000	£50	£5,000 or as stated on schedule	Nil
2	If you miss your departure	Nil	Nil	£300	£100	£1,000	£50	£1,000	Nil
3	If you miss your onward connection	£500	Nil	£500	Nil	£500	Nil	£500	Nil
4	If you decide to abandon your travel plans	£1,000	£150	£2,500	£100	£5,000	£50	£5,000 or as stated on schedule	Nil
5	If you have to cut your trip short	£1,000	£150	£2,500	£100	£5,000	£50	£5,000 or as stated on schedule	Nil
6	If your return to your home country or BFPO is delayed	£25 for each full 12 hour delay up to £150	Nil	£35 for each full 12 hour delay up to £350	Nil	£50 for each full 12 hour delay up to £500	Nil	£100 for each full 12 hour delay up to £800	Nil

If you are unable to go on your trip

If this happened:

You had to cancel your **trip** because the following happened before you left **home** as a result of a **no deal Brexit**:

- flights between UK and EU airports are cancelled
- ferries between UK and EU ports are cancelled
- Eurostar trains between UK and EU are cancelled
- the Channel Tunnel is closed

This is what we will do:

⇒ **We** will pay you up to the amount shown for your chosen level of cover in the Table of Benefits for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

But we won't do anything if:

- you purchased this extension after a **no deal Brexit** had been announced;
- you are unable to provide us with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you have not paid your **deductible** or accept it will be deducted from any settlements;
- you have ignored any advice given by the UK Government on preparation for a **no deal Brexit**, where any necessary passport changes and permits were available to you prior to any official announcement. Visit <https://www.gov.uk/visit-europe-brexit> for government advice.

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

deductible - the amount we will deduct from any claim settlement in respect of each person making a claim.

home - one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or **BFPO**.

no deal Brexit - the situation where the UK leaves the European Union without an agreement

pre-paid expenses - any amount that you have paid before starting your trip.

trip - travel that was booked during the period of insurance.

we/ us - Union Reiseversicherung AG UK.

If you miss your departure

If this happened:

You missed your **transport providers'** service from your **international departure point** because of longer queues for check-in, passport control or security as a result of a **no deal Brexit**;

This is what we will do:

⇒ **We** will pay you up to the amount shown for your chosen level of cover in the Table of Benefits for the cost of alternative transport that you had to pay on order to reach your **trip destination**.

But we won't do anything if:

- you purchased this extension after a **no deal Brexit** had been announced;
- you did not take all **reasonable steps** to ensure that you checked-in/ arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you are unable to provide us with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide us with receipts for any additional expenditure.
- you have ignored any advice given by the UK Government on preparation for a **no deal Brexit**, where any necessary passport changes and permits were available to you prior to any official announcement. Visit <https://www.gov.uk/visit-europe-brexit> for government advice.

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

deductible - the amount we will deduct from any claim settlement in respect of each person making a claim.

home country - either the United Kingdom, the Channel Islands or Isle of Man.

international departure point - the airport, international rail terminal or port from which you leave a country having passed through passport control.

no deal Brexit - the situation where the UK leaves the European Union without an agreement

pre-paid expenses - any amount that you have paid before starting your trip.

reasonable steps - ensuring that you have allowed an additional 30 minutes on top of the time it would take to travel to your **international departure point** to allow for longer queues.

trip - travel that was booked during the period of insurance.

trip destination – the airport, international rail terminal or port which is your final ticketed destination.

transport provider – Airline Company, Rail Operator, Coach Operator, Ferry or Cruise Operator

we/ us - Union Reiseversicherung AG UK.

If you miss your onward connection

If this happened:

A delay to your **transport providers'** service from your **international departure point** because of longer queues for check-in, passport control or security as a result of a **no deal Brexit** caused you to miss your onward **connection**.

This is what we will do:

- ⇒ **We** will pay you up to the amount shown for your chosen level of cover in the Table of Benefits for the cost of alternative travel and accommodation arrangements you had to pay in order to reach your **trip destination**.

But we won't do anything if:

- you purchased this extension after a **no deal Brexit** had been announced;
- you did not allow a minimum of 2 hours within your itinerary to enable you to make your **connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- you are unable to provide us with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- the **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide us with receipts for any additional expenditure.
- you have ignored any advice given by the UK Government on preparation for a **no deal Brexit**, where any necessary passport changes and permits were available to you prior to any official announcement. Visit <https://www.gov.uk/visit-europe-brexit> for government advice.

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

connection – a connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

deductible - the amount we will deduct from any claim settlement in respect of each person making a claim.

home country - either the United Kingdom, the Channel Islands or Isle of Man.

international departure point - the airport, international rail terminal or port from which you leave a country having passed through passport control.

no deal Brexit - the situation where the UK leaves the European Union without an agreement

pre-paid expenses - any amount that you have paid before starting your trip.

reasonable steps - ensuring that you have allowed an additional 30 minutes on top of the time it would take to travel to your **international departure point** to allow for longer queues.

trip - travel that was booked during the period of insurance.

trip destination – the airport, international rail terminal or port which is your final ticketed destination.

transport provider – Airline Company, Rail Operator, Coach Operator, Ferry or Cruise Operator

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If you decide to abandon your travel plans

If this happened:

You decided that you did not want to go on the **trip** because of longer queues for check-in, passport control or security as a result of a **no deal Brexit** you missed your **transport providers'** service and the **transport provider** did not offer or provide alternative transport that would have departed within **24 hours**.

This is what we will do:

- ⇒ **We** will pay you up to the amount shown for your chosen level of cover in the Table of Benefits for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

But we won't do anything if:

- you purchased this extension after a **no deal Brexit** had been announced;
- you did not take all **reasonable steps** to ensure that you checked-in/ arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- the delay happened after the flight, sailing or train has departed from the **international departure point**;
- the **transport provider** has provided alternative travel and accommodation, or a financial contribution towards these costs;
- you have already made a claim under the 'If you miss your departure' section of this Brexit Disruption Cover policy extension;
- you are unable to provide us with the information **we** may reasonably require to confirm the reason you abandoned your plans to use your **transport providers'** service;
- you have not paid your **deductible** or accept it will be deducted from any settlements;
- you have ignored any advice given by the UK Government on preparation for a **no deal Brexit**, where any necessary passport changes and permits were available to you prior to any official announcement. Visit <https://www.gov.uk/visit-europe-brexit> for government advice.

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home country - either the United Kingdom, the Channel Islands or Isle of Man.

international departure point - the airport, international rail terminal or port from which you leave the United Kingdom having passed through passport control.

no deal Brexit - the situation where the UK leaves the European Union without an agreement

pre-paid expenses - any amount that you have paid before starting your trip.

reasonable steps - ensuring that you have allowed an additional 30 minutes on top of the time it would take to travel to your international departure to allow for longer queues at your **international departure point**.

trip - travel that was booked during the period of insurance.

transport provider – Airline Company, Rail Operator, Coach Operator, Ferry or Cruise Operator

we/ us - Union Reiseversicherung AG UK.

If you have to cut your trip short

If this happened:

You had to cut short your **trip** because the following happened after you left **home** as a result of a **no deal Brexit**:

- flights between UK and EU or between EU and UK airports are cancelled
- ferries between UK and EU or between EU and UK ports are cancelled
- Eurostar trains between UK and EU or between EU and UK are cancelled
- the Channel Tunnel is closed

This is what we will do:

⇒ **We** will pay you up to amount shown for your chosen level of cover in the Table of Benefits for your share of any unused accommodation, car hire and excursions that are directly related to your trip which you have paid for and cannot get back from anyone else, as well as any additional travel expenses incurred to get you **home**.

But we won't do anything if:

- you purchased this extension after a **no deal Brexit** had been announced
- you ask us to pay for the cost of your original return ticket when we have paid for a new ticket;
- you are unable to provide us with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you have not paid your **deductible** or accept it will be deducted from any settlements;
- you have ignored any advice given by the UK Government on preparation for a **no deal Brexit**, where any necessary passport changes and permits were available to you prior to any official announcement. Visit <https://www.gov.uk/visit-europe-brexit> for government advice.

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we/ us - Union Reiseversicherung AG UK.

If your return to your home country or BFPO is delayed

If this happened:

Your arrival in your **home country** or **BFPO** was more than 24 hours later than your **scheduled arrival time** because a **no deal Brexit** caused longer queues for check-in, passport control or security at your **international departure point**, or where your **transport providers'** service was disrupted as a result of these delays.

This is what we will do:

⇒ **We** will pay you the amount shown for your chosen level of cover in the Table of Benefits for each 12-hour period that you are delayed up to the maximum benefit shown in the Table of Benefits.

But we won't do anything if:

- you purchased this extension after a **no deal Brexit** had been announced
- you cannot provide us with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay.;
- you have ignored any advice given by the UK Government on preparation for a **no deal Brexit**, where any necessary passport changes and permits were available to you prior to any official announcement. Visit <https://www.gov.uk/visit-europe-brexit> for government advice.

These words have the following meanings in this section:

BFPO - British Forces Posted Overseas.

connection – a connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

deductible - the amount we will deduct from any claim settlement in respect of each person making a claim.

home country - either the United Kingdom, the Channel Islands or Isle of Man.

international departure point - the airport, international rail terminal or port from which you leave the United Kingdom having passed through passport control.

no deal Brexit - the situation where the UK leaves the European Union without an agreement

pre-paid expenses - any amount that you have paid before starting your trip.

reasonable steps - ensuring that you have allowed an additional 30 minutes on top of the time it would take to travel to your international departure to allow for longer queues at your **international departure point**.

trip - travel that was booked during the period of insurance.

trip destination – the airport, international rail terminal or port which is your final ticketed destination.

transport provider – Airline Company, Rail Operator, Coach Operator, Ferry or Cruise Operator

we/ us - Union Reiseversicherung AG UK.

Your insurers details

Unless otherwise stated your policy is underwritten by Travel Insurance Facilities plc and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.

Company No. FC024381

Branch No. BR006943A public body corporate with limited liability.

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany.

Registered with Amtsgericht Munich, Germany;

Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY

Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority FRN306537.

Travel Administration Facilities, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

How to make a claim

PLEASE CALL HOLIDAY EXTRAS CLAIMS ON **0203 824 0654**

8am - 8pm Monday to Friday, 9am-1pm Saturday

(Please listen carefully to the instructions so that your call can be directed to the correct team).

We want to make the process of making a claim as simple as possible; on our website,

www.tifgroup.co.uk/services/claims you will find a checklist so that you can see what information is required for each section of the policy (if you can submit this information along with your claim form, it will help speed up the claims process).

Make yourself heard

At Holiday Extras we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand.

However, sometimes we or our insurers might get it wrong, in which case we want you to tell us.

If you wish to complain about the selling of your policy:

Please contact Insurance Customer Support, Holiday Extras, The Wave, Newingreen, Hythe, Kent, CT21 4JF,
telephone 01303 815 318 or email insurancecustomerteam@holidayextras.com

If you wish to complain about the outcome of your claim, or assistance provided:

Please contact the Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Call on 0203 829 6604 or email complaints@tifgroup.co.uk