

Important telephone numbers

Customer services:	0800 171 000 / 020 8666 0645
Health declaration (to declare a medical condition or change in your circumstances)	0800 781 4086
24-hr Emergency medical assistance: (for medical emergency or curtailment requests)	
Outside your home country:	+44 20 8666 9389
Within your home country:	020 8666 9389
24-hr Legal helpline:	
Outside your home country:	+44 20 8603 9804
Within your home country:	020 8603 9804
Claims:	
For sections 1-11 and 13-17:	020 8666 9326
For section 12:	+44 20 8776 3752

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

This policy is available in large print,
audio and Braille.

Please contact us on
Phone 0800 171 000 / 020 8666 0645

and we will be pleased to organise
an alternative version for you.

Holiday Extras Limited, Registered address Ashford Road, Newingreen, Hythe, Kent, CT21 4JF Registered No.1693250

Sections 1-11 and 13-17 of Latitude travel insurance are underwritten by AWP P&C SA
and administered in the UK by Allianz Global Assistance.

Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

Holiday Extras Limited and AWP Assistance UK Ltd are authorised and regulated by
the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom
and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AWP P&C SA
for the receipt of customer money, settling claims and handling premium refunds.

Section 12 of Latitude travel insurance is underwritten by certain Underwriters at Lloyd's and is
administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham,
Kent BR4 0PR United Kingdom.

International Passenger Protection Limited and certain Underwriters at Lloyd's are authorised and regulated by
the Financial Conduct Authority.

Holiday Extras Limited acts as an agent for AWP P&C SA for
the receipt of customer money and handling premium refunds.

Travel Insurance

Please read this policy and carry
it with you during your journey



Direct
ref: HX006

Cover is only available if **you** are a
resident of the **UK**, the **Channel
Islands** or the Isle of Man.

Existing medical conditions are
not covered unless they have
been declared to and accepted in
writing by the **Insurer**.

Global Assistance

Allianz 

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Summary of cover

The following table shows the maximum amount we will pay and policy **excesses** for each section of cover. You should read the rest of this booklet for the full terms and conditions.

Section/Cover	Standard cover		Premier NO CANCELLATION cover		Premier cover	
	Limits (up to)	Excess	Limits (up to)	Excess	Limits (up to)	Excess
24hr Personal assistance	£250	Nil	£250	Nil	£250	Nil
1. Cancellation or curtailment	£1,500 or 15,000 Holiday Property Bond points*	£125	£5,000 (Curtailment) N/A (Cancellation)	£125	£5,000 or 20,000 Holiday Property Bond points *	£125
2. Emergency medical & associated expenses Transport and accommodation Funeral expenses Dental In-patient benefit	£7.5 million £1,000 £5,000 £200 £10/day max £200	£175	£15 million £2,000 £5,000 £200 £20/day max £400	£175	£15 million £2,000 £5,000 £200 £20/day max £400	£175
3. Loss of passport	£100	Nil	£200	Nil	£200	Nil
4. Delayed possessions	£100 after 12 hrs	Nil	£150 after 12 hrs	Nil	£150 after 12 hrs	Nil
5. Personal possessions Single, article pair or set Valuables Tobacco/alcohol/ fragrances	£1,000 £150 £150 £175	£125	£2,000 £300 £300 £175	£125	£2,000 £300 £300 £175	£125
6. Personal money Cash (19 years and over) Cash (18 years and under)	£200 £200 £175	£125	£500 £200 £175	£125	£500 £200 £175	£125

* Please refer to note on page 3

Section/Cover	Standard cover		Premier NO CANCELLATION cover		Premier cover	
	Limits (up to)	Excess	Limits (up to)	Excess	Limits (up to)	Excess
7. Personal accident Death (18 years and over) Death (17 years and under) Loss of limb / sight Permanent total disablement (between 18 and 64 years) (17 years and under or 65 years and over)	£5,000 £1,000 £15,000 £15,000 £2,500	Nil	£10,000 £2,500 £30,000 £30,000 £5,000	Nil	£10,000 £2,500 £30,000 £30,000 £5,000	Nil
8. Missed departure	£500	£125	£1,000	£125	£1,000	£125
9. Delayed departure	£10 each 10 hrs, max. £100	Nil	£20 each 6 hrs, max. £300	Nil	£20 each 6 hrs, max. £300	Nil
Abandonment	£1,000 or 15,000 Holiday Property Bond points*	£125	N/A	£125	£5,000 or 20,000 Holiday Property Bond points*	£125
10. Personal liability	£2 million	£125	£2 million	£125	£2 million	£125
11. Legal expenses	£15,000	Nil	£25,000	Nil	£25,000	Nil
12. End supplier failure	£1,500	Nil	£5,000	Nil	£5,000	Nil

Notes

***Holiday Property Bond (HPB) points**

Where **your** accommodation has been paid for using HPB points, **you** have the option under Cancellation and curtailment - Section 1 and for abandonment under Departure delay - Section 9, to claim either the section limit for all travel arrangements or the monetary equivalent value of the HPB points used for **your** accommodation, at a reclaim value of 6 pence per point.

See next page for further notes and additional sections of cover

Additional Section/Cover	Standard cover		Premier NO CANCELLATION cover		Premier cover	
	Limits (up to)	Excess	Limits (up to)	Excess	Limits (up to)	Excess
13. Winter sports cover Ski pack Delayed ski equipment Ski equipment (own) Ski equipment (hire) Piste closure Avalanche cover	£100/week max. £300 £20/day max. £200 £350 £175 £20/day max. £200 £200	Nil Nil £125 £100 Nil Nil	£100/week max. £300 £20/day max. £200 £350 £175 £20/day max. £200 £200	Nil Nil £125 £100 Nil Nil	£100/week max. £300 £20/day max. £200 £350 £175 £20/day max. £200 £200	Nil Nil £125 £100 Nil Nil
14. Cruise cover Missed port departure Cabin confinement Excursions Cruise itinerary change	N/A N/A N/A N/A	N/A N/A N/A N/A	£2,000 £25/day max. £1,000 £500 £300 per port	£125 Nil Nil Nil	£2,000 £25/day max. £1,000 £500 £300 per port	£125 Nil Nil Nil
15. Sports and leisure activities Search and rescue Sports and activity equipment	£750 £500	£125 £125	£750 £500	£125 £125	£750 £500	£125 £125
16. Accidental damage excess / deposit reimbursement (for rental vehicles) Excess / deposit charged Roof of the vehicle Windows, windscreen or glass in sunroof Undercarriage Tyres (for replacement) Tyres (for repair)	£2,000 £2,000 £600 £800 £500 £100 each tyre or £50 each tyre	Nil	£2,000 £2,000 £600 £800 £500 £100 each tyre or £50 each tyre	Nil	£2,000 £2,000 £600 £800 £500 £100 each tyre or £50 each tyre	Nil
17. Rental vehicle key cover	£500	Nil	£500	Nil	£500	Nil

Notes

Cover levels

Premier NO CANCELLATION cover does not provide any cover for Cancellation under Cancellation or curtailment - Section 1.

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration.

Important information

Thank you for taking out Holiday Extras travel insurance with us.

Your policy schedule shows the sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Holiday Extras Limited on 0800 171 000 / 020 8666 0645 or write to us at Holiday Extras Limited, Ashford Road, Newingreen, Hythe, Kent, CT21 4JF.

Insurer

Section 1-11 and 13-17 of your Latitude travel insurance are underwritten by AWP P&C SA and administered in the **United Kingdom** by Allianz Global Assistance. Section 12 is underwritten by certain Underwriters at Lloyd's and is provided by International Passenger Protection Limited.

How your policy works

Your policy and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your Holiday Extras insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call Holiday Extras as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your policy schedule and return all your documents for a refund of your premium.

You can contact us at Holiday Extras Limited, Ashford Road, Newingreen, Hythe, Kent, CT21 4JF, or telephone 0800 171 000 / 020 8666 0645.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of your policy, you will have to pay an **excess**. This means that you will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount you have to pay is the **excess**.

Maximum age limit

Your policy contains a **maximum age limit**, which varies depending on the policy type and **area of cover**.

Financial Services Compensation Scheme (FSCS)

For your added protection, the **insurer** is covered by the FSCS. You may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Data protection notice

We care about your personal data.

The summary below and our full privacy notice explain how Allianz Global Assistance protects your privacy and uses your personal data.

Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

- **How will we obtain and use your personal data?**

We will collect your personal data from a variety of sources including:

- Data that you provide to us; and
- Data that may be provided about you from certain third parties, such as your insurance broker, doctors in the event of a medical emergency or airline companies in the event of repatriation.

We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

- **Who will have access to your personal data?**

We may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such as the seller of the policy and any of their providers who are contracted to provide any service related to the insurance offering; or in the event of a medical emergency;
- To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

- **How long do we keep your personal data?**
We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**
Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**
You have certain rights in respect of **your** personal data. **You** can:
 - Request access to it and learn more about how it is processed and shared;
 - Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
 - Request that **we** stop processing it, including for direct marketing purposes;
 - Request that **we** update it or delete it from **our** records;
 - Request that **we** provide it to **you** or a new insurer; and
 - To file a complaint.

- **Automated decision making, including profiling**
We carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**
If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: 020 8603 9853

By email: AzPUKDP@allianz.com

Definitions of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

- **Area 2**
UK, the **Channel Islands**, the Isle of Man and the Republic of Ireland, The Continent of Europe west of the Ural Mountains, Iceland, Madeira, the Azores, Lapland and any country with a Mediterranean coastline (but not Israel, Algeria, Syria, Lebanon, Libya, Spain, Cyprus, the Canary Islands, the Balearic Islands, Greece, Turkey and Malta).
- **Area 3**
Spain, Cyprus, the Canary Islands, the Balearic Islands, Greece, Turkey and Malta.
- **Area 4**
Worldwide, excluding the United States of America, Canada, Mexico, the Caribbean Islands and the Bahamas, Cuba and Bermuda.
- **Area 5**
Worldwide including the United States of America, Canada, Mexico, the Caribbean Islands and the Bahamas, Cuba and Bermuda.

Note: **You** will not be covered if **you** travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

For sections 16 and 17 only

If **you** are renting an **insured vehicle** for use within **your home** country, **you** must have at least 2 nights pre-booked accommodation.

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Couple

For annual multi-trip cover, two adults who have been permanently living together at the same address for more than six months. Each adult can travel independently.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Note: If **you** are a **resident** of Northern Ireland, this includes departures from the Republic of Ireland.

Damage

For sections 16 and 17 only
Damage to the **insured vehicle** caused by fire, vandalism, accident or theft occurring during **your rental period**.

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Excess / Deposit

- For sections 1-15 only
The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident.
- For sections 16 and 17 only
The amount stated in **your** rental agreement that **you** are responsible for in the event of **damage** to the **insured vehicle**.

Family

Two adults and up to four of their children (including foster children) aged 17 and under (or 25 and under if in full time education for annual multi-trip cover only). All persons must live at the same address other than children aged between 18 and 25 in full time education. All adults can travel independently, however, all insured children aged 17 and under must be accompanied to their **departure points** by a responsible adult.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Financial failure

The **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes.

Home

Your usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

Insured vehicle

For sections 16 and 17 only

The vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your** rental agreement. The vehicle must:

- be no more than 10 years old;
- have no more than 9 seats;
- not be driven off a Public Highway;
- not be a motor home, campervan, commercial vehicle, minibus, motorcycle or moped;
- have a retail purchase price of less than **£70,000**.

Insurer

- For sections 1-11 and 13-17
AWP P&C SA.
- For section 12
Certain Underwriters at Lloyd's provided by International Passenger Protection Limited.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

- For single trip cover
 - **you** must not exceed the **maximum age limit** of **your** policy.
 - a trip which is booked to last longer than 45 days is not covered.
 - any other trip which begins after **you** get back is not covered.
- For annual multi-trip cover
 - **you** must not exceed the **maximum age limit** of **your** policy.
 - cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration.
 - trips within **your home** country must be for at least 2 nights and:
 - i have pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - if **you** are aged 64 or under at the start date of **your** policy, **you** will be covered for taking part in winter sports activities for up to 17 days in total during the **period of insurance** as long as the appropriate winter sports premium has been paid.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Manual work

There is no cover for any type of:

- work with a hands on involvement installing, assembling, maintaining or repairing electrical, mechanical or hydraulic equipment;
- work at heights over three metres above ground;
- work involving the use of heavy electrical, mechanical or hydraulic plant or machinery;
- work involving interaction with any wild animals;
- plumbing, electrical, lighting or sound technician, carpentry, painting, decorating or construction work (unless this relates to unpaid voluntary work for a charity registered under the Charity Commission in England and Wales, the Scottish Charity Regulator or the Department for Social Development in Northern Ireland). This unpaid voluntary charity work will exclude claims under Personal accident and Personal liability sections and claims under Emergency medical and associated expenses section will have an **excess** of **£250**.

Maximum age limit

The age **you** must be for cover to apply under this policy. All ages are taken at the start date of **your** policy.

Area of cover	Maximum age	
	Single trip	Annual multi-trip
Area 2	84 or under	N/A
Area 3	79 or under	79 or under
Area 4	84 or under	N/A
Area 5	84 or under	84 or under

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Period of insurance

- For sections 1-15
 - For single trip cover
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
 - For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
 - For single trip and annual multi-trip cover
All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the **public transport** system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.
- For sections 16 and 17 only
 - For single trip and annual multi-trip cover
Cover starts at the beginning of **your rental period** and finishes either at the end of **your rental period** or on the expiry date shown on **your** policy schedule (whichever is the earlier).

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

Public transport

Any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Rental period

- For sections 16 and 17 only
The dates **you** have arranged to hire the **insured vehicle**, as confirmed on **your** rental agreement.
 - You** will only be covered if **you** are aged between 21 and 74 at the date **your** policy was issued.
 - Any other vehicle rental beginning after **your journey** ends is not covered.
 - A vehicle rental booked outside the **period of insurance** is not covered.
 - If **you** are renting an **insured vehicle** for use within **your home** country, **you** must also have at least 2 nights pre-booked accommodation.

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and up to four of their children (including foster children) aged 17 and under (or 25 and under if in full time education for annual multi-trip cover only). All persons must live at the same address other than children aged between 18 and 25 in full time education. All adults can travel independently, however, all insured children aged 17 and under must be accompanied to their **departure points** by a responsible adult.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

- For sections 1-11 and 13-17
Allianz Global Assistance which administer the insurance on behalf of the **insurer** of these sections.
- For section 12
International Passenger Protection Limited which administer the insurance on behalf of the **insurer** of this section.

You, your, person insured

- For sections 1-15
Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.
- For sections 16 and 17 only
Each person shown on the policy schedule, who is authorised to drive the **insured vehicle**.

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over £500. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country: Phone +44 20 8666 9389 Fax +44 20 8603 0204

From within **your home** country: Phone 020 8666 9389 Fax 020 8603 0204

Email medical@allianz-assistance.co.uk Quote ref: Latitude Direct HX006

Please give **us your** age and **your** policy schedule number. Say that **you** are insured with Holiday Extras travel insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care.
- You** may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0300 330 1350. Application forms are also available from the Post Office.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to and the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to the Holiday Extras medical line.

For UK travel

If **you** are travelling within the **UK, Channel Islands** or Isle of Man, **you** are not required to declare any pre-existing medical conditions. However it is a condition of this policy that **you** can comply with the following:

- 1 **You** are fit to travel and undertake **your** planned **journey**.
- 2 **You** are not travelling against medical advice or would have been advised not to travel if **you** had consulted **your doctor**.
- 3 **You** are not travelling with the purpose of having medical treatment or consultation.
- 4 **You** are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

Or

For all other travel

- 1 **You** will not be covered for any directly or indirectly related claims (see note within this section) arising from the following if at the time of taking out this insurance or in the case of annual multi-trip policies, at any time prior to departing on **your journey** (whichever is later), **you** have
 - a ever been diagnosed with or treated for any cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure and cholesterol).
 - b been prescribed medication, or received treatment or attended any medical facility in the last 24 months.
 - c ever been diagnosed with or treated for any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders, drug or alcohol abuse or mental instability.
 - d attended a hospital or clinic as an out-patient or in-patient in the last 24 months.
 - e been currently put on a waiting list for treatment or investigation.
 - f been given a terminal prognosis.

Unless

The condition(s) has (have) been declared to and accepted by **us** in writing (or it is a condition listed below under 'Accepted medical conditions' or 'Minor ailments').

You should call Holiday Extras medical line on **0800 781 4086** (Monday-Friday, 8am-9pm and Saturday and Sunday 8.30am-5pm) quoting 'Holiday Extras HX006' if:

- **you** need to declare a medical condition;
- **you** develop a medical condition after **your** policy was issued;
- **your** existing condition changes after **your** policy was issued;
- **you** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

Accepted medical conditions

If **you** have one (**and only one**) medical condition and it is listed below, there is no need to declare it. Should **you** need to make a claim arising from that condition, **your doctor** must confirm in writing the date of diagnosis, that the condition was stable prior to travel and that there was no foreseeable reason why **you** should need to claim on this policy:

- Acid reflux • Acne • Arthritis • Asthma (if well controlled by using inhalers only) • Diabetes (type 2 only, if well controlled and no associated conditions e.g. Glaucoma or other eye problems, kidney problems or peripheral vascular disease) • Dyspepsia • Glaucoma • Gout • Hernia • Hypertension (high blood pressure) • Hyperthyroidism (overactive thyroid) • Hypothyroidism (underactive thyroid) • Irritable bowel syndrome • Meniere's disease • Migraine • Varicose veins •

Minor ailments

You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiropody, dental treatment etc if **you**:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
- have had no further problems since; or
- have been advised by **your doctor** that it is safe to travel.

- 2 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- 3 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 4 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

Changes in health for annual multi-trip customers

If **you** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling Holiday Extras medical line on **0800 781 4086** (Monday-Friday, 8am-9pm and Saturday and Sunday 8.30am-5pm) quoting 'Holiday Extras HX006' if this means **you** have to:

- see a **doctor** and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any **journeys** already booked; or
- continue cover on this policy, but without cover for **your** medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

Note

Annual multi-trip policy renewals

At the expiry of **your period of insurance**, the terms of **your** cover and the premium rates may be varied by **us**. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

General exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.

- 11 **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug or alcohol addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** taking part in a sports or leisure activity that is not listed or confirmed in writing as covered (see pages 16-17).
- 15 **You** taking part in a winter sport unless **you** are aged 64 years or under at the start date of **your** policy and **you** have paid the extra premium to include this cover and the activity is listed or confirmed in writing as covered (see page 16).
- 16 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 17 Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 12-14.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the UK, the Channel Islands or the Isle of Man.
 - 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
 - 3 **You** have a valid policy schedule.
 - 4 **You** accept that **we** will not extend the **period of insurance**:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 45 days, or **you** know **you** will be making a claim.
 - for annual multi-trip cover beyond the expiry of **your** policy.
 - 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
 - 6 **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
 - 7 **You** are not aged over the **maximum age limit** that applies to **your** policy.
- We have the right to do the following**
- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
 - 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
 - 3 Only cover **you** for the whole of **your journey** or **rental period** and not issue a policy if **you** have started **your journey** or **rental period**.
 - 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
 - 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
 - 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.

- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by

anyone or anywhere else, for example any amounts **you** can get back from private health Insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.

- 11 If **you** cancel or cut short **your journey** for any reason other than those specified in Section 1:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Sports and leisure activities

Standard sports and leisure activities

- **The following activities are covered at no extra premium.**
Abseiling, archery, athletics, badminton, ballooning - hot air (organised pleasure rides only), banana boating, baseball, basketball, bowls, boxing (training only and with no contact), bungee jumping, canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, cycling, deep sea fishing, football or soccer (children's club in resort only), fishing, glacier walking, golf, high rope activities, hiking (trekking and walking), hockey (under 16s using plastic sticks), horse riding (not competitions), racing, jumping, hunting, eventing, polo or rodeo), ice skating or blade skating (not speed skating), kayaking (up to grade 2 rivers only, not white water), mountain biking, netball, parascending or parasailing (over water), pony trekking, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rounders, rowing, sail boarding or windsurfing, safari trekking in a vehicle (organised tour), safari trekking on foot (organised tour), scuba diving to 30m (if **you** hold a certificate of proficiency or are diving with a qualified instructor), sea kayaking, sledging (pulled by dogs or horses or reindeer as a passenger), snorkelling, squash, surfing, tennis, tug of war, volley ball, wake-boarding, water polo, water-skiing, white water rafting (up to grade 3 river), windsurfing or sail boarding, zip-trekking (including over snow), zip lining, zorbing.
- **The following activities are also covered however, cover under 'Section 10 - Personal liability' does not apply.**
Camel riding, catamaran sailing (if qualified), clay pigeon shooting, dinghy sailing, elephant riding, go karting, jet boating, jet skiing, paint balling (wearing eye protection), quad biking (part of an organised activity only), rifle range shooting, sailing (if qualified and in territorial waters only), shooting, ski dooing, small bore target shooting, snow mobiling, yachting (if qualified in territorial waters only).

'Category A' sports and leisure activities

- **The following activities are only covered when the extra premium has been paid for Category A activities.**
Dry slope skiing, football or soccer (other than children's club in resort), hockey, kite surfing, sand dune surfing or skiing, street hockey (wearing pads and helmets).
- **The following activities are also covered when the extra premium has been paid for Category A activities however, cover under 'Section 10 - Personal liability' does not apply.**
Fencing.

'Category X' sports and leisure activities

- **Your policy does not provide any cover for the following activities.**
Base jumping, black water rafting, bouldering, boxing, canyoning, caving or pot holing, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), hang gliding, high diving (over 5 metres), hunting (fox or drag), hydrospeeding, martial arts, micro lighting, motor rallying or motor sport (all types on land or water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), parachuting, paragliding or parapenting, parascending or parasailing (over land), pot holing or caving, riding on a luge, river bugging, rock climbing, rodeo, rugby, shark diving (in cage), sky diving or sky surfing, water ski jumping, white water canoeing, white water sledging or hydrospeeding.

There is also no cover for:

- taking part in a sporting activity where the organisers' guidelines have not been followed;
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- any kind of **manual work**.

We may be able to cover **you** for other activities that are not listed. Please contact Holiday Extras Limited on phone 0800 171 000 / 020 8666 0645. **You** may need to pay an extra premium.

Standard winter sports activities

- **If you have chosen to include winter sports cover and this is shown on your booking confirmation, the following activities are automatically covered.**
Skiing (including on dry slopes and indoor ski centres), snowboarding, big-foot skiing, cross-country skiing, glacier skiing, monoskiing, off-piste skiing or snowboarding (as long as **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines), sledging, snow blading, snow tubing, and tobogganing.

'Category B' winter sports activities

- **The following activities are only covered if you have chosen to include winter sports cover and when the extra premium has been paid for Category B winter sports activities.**
Bobsleighting, heli-skiing and ice hockey.

'Category X' winter sports activities

- **Your policy does not provide any cover for the following activities.**
Cat-skiing, skeleton sledding, ski acrobatics, ski-flying, ski jumping, ski racing, ski stunting or snowcat skiing, or riding on a luge.

There is also no cover for:

- taking part in a winter sports activity if **you** are aged 65 years or over at the start date of **your** policy;
- taking part in a winter sports activity where the organisers' guidelines have not been followed;
- any professional winter sports activity; or
- any kind of racing.

We may be able to cover **you** for other activities that are not listed. Please contact Holiday Extras Limited on phone 0800 171 000 / 020 8666 0645. **You** may need to pay an extra premium.

Making a claim

For sections 1-11 and 13-17

To claim, please visit the website www.azgatravelclaims.com. This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please Phone **020 8666 9326** and ask for a claim form or

Write to: Allianz Global Assistance travel insurance claims department, PO Box 451, Feltham, TW13 9EE or

Email: travel.claims@allianz-assistance.co.uk. Quote ref: Latitude Direct HX006.

For section 12

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to: IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

Phone **+44 20 8776 3752** Fax **+44 20 8776 3751**

Email: info@iplondon.co.uk Website: www.ipplondon.co.uk

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call within **your home country 020 8666 9389** outside **your home country +44 20 8666 9389** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred (and, for claims for Holiday Property Bond points, a cancellation invoice from them, confirming the number of non-refundable points).
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

Personal possessions, Personal money, Sports and activity equipment and Rental vehicle key cover

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the **public transport** provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

End supplier failure

- Contact the IPP Claims Offices using any of the methods shown above.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions, Personal money and sports and activity equipment' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Avalanche closure

- Written confirmation from **your** tour operator, or the appropriate local authority confirming the location and duration of the avalanche closure.

Cruise cover

Missed port departure

- Full details of the circumstances causing **you** to miss **your** cruise connection.
- Written confirmation of the reason for the delay - for example, a breakdown service report if **your** vehicle breaks down, police confirmation of unexpected motorway or road closures or **public transport** provider's confirmation that the service did not run on time.

Cabin confinement and Excursions

- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were confined to **your** cabin (if this applies).
- A letter from the cruise operator or excursion company, confirming they have not given **you** financial compensation (including on-board credit).

Cruise itinerary change and Excursions

- A letter from the cruise operator confirming the reason and dates **your** cruise ship was unable to dock.
- A letter from the cruise operator or excursion company, confirming they have not given **you** financial compensation (including on-board credit).

Sports and leisure activities

Search and rescue

- Written confirmation from the appropriate authority confirming search and rescue was necessary.

Accidental damage excess / deposit reimbursement

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the accident / damage to the **insured vehicle**, including where appropriate a written police report.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel we have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

- **For complaints regarding the sale of your policy or the service provided by Holiday Extras:**
Write to: Insurance Customer Support, Holiday Extras, Ashford Road, Newingreen, Hythe, Kent CT21 4JF
Phone: 01303 815 318 Email: insurancecustomerteam@holidayextras.com
- **For complaints regarding claims or administration of sections 1-11 and 13-17 of your policy or the service provided by Allianz Global Assistance:**
In the first instance, please write to:
Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD
Phone: 020 8603 9853 Email: customersupport@allianz-assistance.co.uk
- **For complaints regarding claims or administration of section 12 of your policy or the service provided by IPP:**
In the first instance, please write to The Customer Services Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR United Kingdom.
Fax +44 20 8776 3751 Email: info@iplondon.co.uk
Having followed the above procedure, if **you** are still not satisfied with the response **you** may write to: Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA.
Email: complaints@lloyds.com Website: www.lloyds.com/complaints

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Call: 0800 023 4567 or 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk

24-hour personal assistance

From within **your home** country Phone 020 8666 9389

From outside **your home** country Phone +44 20 8666 9389

Email medical@allianz-assistance.co.uk

Quote ref: Holiday Extras HX006

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover for the administration costs to help (where possible) in giving **you** all the emergency contact numbers **you** need to report lost or stolen items while **you** are on **your journey**. This includes

- contact numbers of the bank or building society that **you** have **your** debit or credit card with;
- contact numbers for **your** mobile phone network provider;
- contact numbers for International directory enquiries;
- contact numbers to arrange an emergency fund transfer from a friend or **family** member;
- details of who to contact to arrange an emergency passport;
- basic assistance on availability of local medical services, if **your** holiday representative cannot help.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Cancellation or curtailment charges - Section 1

If **you** have bought a Premier NO CANCELLATION policy, cover under this section is limited to Curtailment only. There is no cover for Cancellation.

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the amount shown in **your** summary of cover in total, for

- **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid for or where there is a contract to pay that cannot be recovered from anywhere else; or
- where accommodation costs have been paid for using Holiday Property Bond (HPB) points, the value of payments made using HPB points, up to the maximum shown in **your** summary of cover (at a reclaim value of 6 pence per point) that have been used as payment towards accommodation and that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens after the date **your** policy and travel tickets for **your journey** were bought:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy**.
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employer withdraws **your** previously agreed leave for operational reasons.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An **excess** of the amount shown in **your** summary of cover.

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 12-14.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

More than the maximum number of HPB points shown in **your** summary of cover.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);

WHAT YOU ARE COVERED FOR

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your** journey.
- **Your** passport is lost or stolen after check-in at **your departure point** and stops **you** making **your** outward journey from **your home** country.

Note

We will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your** journey. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

WHAT YOU ARE NOT COVERED FOR

- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Any claim if **you** have bought a Premier NO CANCELLATION policy.

Under Curtailment

Cutting short **your journey** unless **we** have agreed. Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Emergency medical and associated expenses - Section 2

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your journey** because of illness, injury or accident, or if **your** medical expenses are over **£500** we must be told immediately - see under the heading '24-hour emergency medical assistance' on page 11' for more information.

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your journey**.

Cover outside your home country

Up to the amount shown in **your** summary of cover in total for reasonable fees or charges **you** incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**
This includes **your** repatriation to **your home** country if medically necessary.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to the amount shown in **your** summary of cover in total for reasonable fees or charges for **your** funeral expenses, in the place where **you** die outside **your home** country.

We will also pay:

- **In-patient benefit**
Up to the amount shown in **your** summary of cover for each 24-hour period that **you** are in hospital as an in-patient up to the amount shown in **your** summary of cover in total during the **journey** as well as any fees or charges paid under **Treatment**.

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country except In-patient benefit and under Cover within your home country

An **excess** of the amount shown in **your** summary of cover unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 11 for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under Cover outside your home country and Cover within your home country

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 12-14. Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree. Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

WHAT YOU ARE COVERED FOR

- **Dental**
Up to the amount shown in **your** summary of cover for emergency dental treatment to relieve sudden pain.

Cover within your home country

Up to the amount shown in **your** summary of cover for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or **body home**.

WHAT YOU ARE NOT COVERED FOR

Under Cover outside your home country - Treatment

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within **your home** country

Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Loss of passport - Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to the amount shown in **your** summary of cover in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Delayed personal possessions - Section 4

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under Personal possessions - section 5.

WHAT YOU ARE NOT COVERED FOR

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal possessions - Section 5

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** shown in **your** summary of cover in total whether jointly owned or not. There is also a single article, **pair or set** limit up to the amount shown in **your** summary of cover.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

More than £175 for tobacco, alcohol, fragrances and perfumes.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money** (see section 6).
- Passport (see section 3).

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal money - Section 6

WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** summary of cover for loss or theft of **your personal money** while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover
Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.
Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
Personal money left in a motor vehicle.
Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal accident - Section 7

WHAT YOU ARE COVERED FOR

We will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

Death

Up to the amount shown in **your** summary of cover for death.

Permanent loss

Up to the amount shown in **your** summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

Up to the amount shown in **your** summary of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note

Death benefit payments will be made to **your** Personal Representatives.

WHAT YOU ARE NOT COVERED FOR

Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 12-14.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all persons insured are wearing crash helmets.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Missed departure - Section 8

WHAT YOU ARE COVERED FOR

We will pay **you** up to the amount shown in **your** summary of cover in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- **public transport** (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down;
- an accident or breakdown occurs ahead of **you** on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which **you** are travelling in; or
- on **your** outward journey from **your home** country there is a delay caused by adverse weather conditions.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

Any claim unless **you**:

- get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of **public transport** caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Delayed departure - Section 9

If **you** have bought a Premier NO CANCELLATION policy, cover under this section is limited to Delay only. There is no cover for Abandonment.

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

Up to the amount shown in **your** summary of cover in total; or

Abandonment

Up to the amount shown in **your** summary of cover in total for:

- **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid for or where there is a contract to pay that cannot be recovered from anywhere else; or
- where accommodation costs have been paid for using Holiday Property Bond (HPB) points, the value of payments made using HPB points, up to the maximum shown in **your** summary of cover (at a reclaim value of 6 pence per point) that have been used as payment towards accommodation and that cannot be recovered from anywhere else;

if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

An **excess** of the amount shown in **your** summary of cover.

More than the maximum number of HPB points shown in **your** summary of cover.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Any claim if **you** have bought a Premier NO CANCELLATION policy.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Personal liability - Section 10

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

WHAT YOU ARE COVERED FOR

We will pay **you** up to the amount shown in **your** summary of cover plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** summary of cover.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Legal expenses - Section 11

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**.

From within **your home** country phone 020 8603 9804

From outside **your home** country phone +44 20 8603 9804

WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to the amount shown in **your** summary of cover for **legal costs** for **legal action** for **you** (but not more than twice this amount in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser**, are unable to recover **legal costs** incurred following a successful claim for compensation, **we** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

End supplier failure - Section 12

WHAT YOU ARE COVERED FOR

The **insurer** will pay up to the amount shown in **your** summary of cover in total for costs **you** incur as a result of insolvency of the **end supplier** that **you** made travel arrangements with prior to departure:

Financial failure prior to departure

Irrecoverable sums paid prior to departure to an **end supplier** not forming part of an inclusive holiday;

OR

Financial failure after departure

In the event of **financial failure** of the **end supplier** after **your** departure:

- additional pro rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
- if curtailment of the **journey** is unavoidable – the cost of return transportation to the **UK, Channel Islands, Isle of Man or Ireland** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Note

Where possible **you** should contact **us**, before **you** make alternative arrangements so that **we** can agree to the costs.

WHAT YOU ARE NOT COVERED FOR

Scheduled flights, travel or accommodation not booked within the **UK, Channel Islands, Isle of Man or Ireland** prior to departure.

Any costs resulting from the **financial failure** of:

- Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** bought this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.

Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Please also refer to Making a claim on pages 18-20 for the claim requirements of this section.

Winter sports cover - Section 13

This section is only in force if shown on **your** policy schedule and **you** are aged 64 years or under at the start date of **your** policy.

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to the amount shown in **your** summary of cover in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to the amount shown in **your** summary of cover in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Ski equipment

We will pay up to the amount shown in **your** summary of cover in total for **your ski equipment** and **ski equipment** **you** hire that is damaged, stolen, lost or destroyed on **your journey**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- up to the amount shown in **your** summary of cover for each full day in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- up to the amount shown in **your** summary of cover for each full day in total if no other resort is available.

Avalanche closure

We will pay up to the amount shown in **your** summary of cover for extra transport and accommodation costs **you** need to pay to get **you** to **your journey** destination or back home because of an avalanche in **your** resort.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - Section 1.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - Section 2.

Under Ski equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - Section 5.

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home** country.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**. Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche closure

Any claim unless **you** have a letter from the relevant authority or **your** tour operator's representative confirming the dates and location of the avalanche.

Compensation which **you** can get from **your** tour operator or anywhere else.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Cruise cover - Section 14

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Missed port departure

We will pay **you** up to the limit (or limits) shown in the summary of cover for the cost of extra accommodation and transport which **you** have to pay to be able to join **your** cruise at its next port of call because **you** do not get to the **departure point** on time as a result of:

- **public transport** (including scheduled flights) not running to its timetable;
- the vehicle **you** are travelling in having an accident or breaking down
- the vehicle **you** are travelling in being involved in a traffic jam;
- industrial action; or
- bad weather.

Cabin confinement

We will pay up to the limit (or limits) shown in the summary of cover if the treating **doctor** confines **you** to **your** cabin during **your** journey for medical reasons.

Excursions

We will pay up to the limit (or limits) shown in the summary of cover for pre-booked and pre-paid excursions that **you** cannot go on because:

- the treating **doctor** confines **you** to **your** cabin during **your** journey for medical reasons;
- the cruise ship **you** are booked on is unable to make a scheduled port stop because of bad weather or timetable restrictions.

Cruise itinerary change

We will pay **you** up to the limit (or limits) shown in the summary of cover for each scheduled port visit missed, if the cruise ship **you** are booked on is unable to make a scheduled port stop because of one of the following and no alternative docking or financial compensation (including on-board credit) is offered:

- bad weather;
- timetable restrictions.

WHAT YOU ARE NOT COVERED FOR

Under Missed port departure

Any claim:

- if **you** did not leave enough time to arrive at **your** **departure point**;
- if **you** have made travel arrangements independently from those included on **your** package holiday, and not left more than three hours between the arrival of **your** flight or other transport and the departure of **your** cruise;
- if **you** could reasonably have made other travel arrangements to reach **your** **departure point** in time; or
- unless **you** get written confirmation of the reason for the delay.

Any delay or failure of **public transport** caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your** journey (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any delay caused by quarantine on the cruise ship due to a contagious disease.

Under Cabin confinement and Excursions

Costs if **you** are also claiming for 'In-patient benefit' within Emergency Medical and associated expenses - Section 2.

Under Cruise itinerary change

An **excess** of the amount shown in **your** summary of cover.

Costs if **you** are offered financial compensation from somewhere else (including on-board credit). Any claim if **your** cruise ship's scheduled tender service cannot transport **you** ashore.

Any delay or failure of **public transport** caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your** journey (whichever is later).

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Sports and leisure activities cover - Section 15

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

Search and rescue

We will pay up to the amount shown in **your** summary of cover in total for the necessary fees **you** are charged by local rescue organisation for search, rescue and emergency transfer to hospital whilst participating in a covered sports and leisure activity (see pages 16-17).

Sports and activity equipment

We will pay up to the amount shown in **your** summary of cover in total for **your** sports and activity equipment that is damaged, destroyed, lost or stolen while on **your** journey.

WHAT YOU ARE NOT COVERED FOR

Under Search and rescue and Sports and activity equipment

Any claim if **you** are participating:

- as a professional sports person receiving payment for each appearance (other than sponsorship only).
- in any sport and leisure activity under Category X (see pages 16-17).

Under Sports and activity equipment

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Accidental damage excess / deposit reimbursement - Section 16

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

We will refund **you** the **excess / deposit** amount shown in **your** rental agreement, subject to the following limits, if the **insured vehicle** is accidentally damaged, involved in an accident or stolen during the **rental period**.

Up to the limit shown in **your** summary of cover or reduced amounts, also shown in **your** summary of cover, where the **excess / deposit** applied to **your** vehicle hire insurance relates to **damage** to:

- the roof;
- the windscreen, windows or sunroof glass;
- the undercarriage;
- each tyre that needs replacing;
- each tyre that can be repaired.

Note

The cover provides reimbursement of up to the value of the **excess / deposit** and not the actual cost of the **damage**.

WHAT YOU ARE NOT COVERED FOR

Any claim where **you** have not followed the terms of **your** rental agreement.

Damage to the interior of the **insured vehicle**.

Damage covered by **your** rental agreement.

Mechanical failure of the **insured vehicle**.

Misfueling.

General wear and tear.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

Rental vehicle key cover - Section 17

This section is only in force if shown on **your** policy schedule

WHAT YOU ARE COVERED FOR

We will pay up to the limit shown in **your** schedule of cover in total to replace rental car keys if these are lost, stolen, or damaged during the **rental period**. This will also include where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**.

WHAT YOU ARE NOT COVERED FOR

Damage covered by **your** rental agreement.

Please refer to the **General exclusions, Conditions and Making a claim** that also apply.

Notes
