

holidayextras

Travel Disruption Cover

This policy has been specially arranged and is administered on behalf of Holiday Extras Cover Limited by tifgroup. This cover is underwritten and administered by tifgroup and insured by Union Reiseversicherung AG(URV). URV is authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority

How does this cover work?

This booklet is an extension of your main Holiday Extras Travel Insurance Policy Wording.

Please note: The extension in this booklet will only apply if you have paid the appropriate additional premium and it is listed on your insurance schedule. All the things that we told you about in the main policy wording also apply to this cover.

To make a claim

Please contact us as soon as possible - please keep copies of all information you send us

Please visit www.tifgroup.co.uk/services/claims/forms/ to download a claim form.

You can also email claims@tifgroup.co.uk or call 0203 824 0654.

Open 8am - 8pm Weekdays, 9am - 1pm Saturdays

You can view our frequent questions and answers at: www.tifgroup.co.uk/services/claims/faqs

Summary Table

The table below shows you what cover may be available under this extension and is subject to the terms, conditions and exclusions detailed in the individual sections.

The amounts shown under '**We will pay up to**' are the maximum amounts payable under each policy section for each insured person.

Please note: Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

The '**Deductible amount**' (sometimes called an excess) is the amount that will be deducted from your claim for each insured person.

Cover			We will pay up to	Deductible Amount
Page	Your travel policy	Section		
4	Additional Cancellation Cover – If you are unable to go on your trip	TD1	£5,000	As per your main policy
5	Additional Curtailment Cover – If you have to cut your trip short	TD2	£5,000	As per your main policy
6	Extended Travel Delay	TD3	£25 per 12 hours up to a maximum of £200	Nil
7	Additional Cover – If you are unable to return home as planned	TD4	£1,000	Nil

Definitions and Words with Special Meanings used in this extension

Area	a 30 mile radius around your trip destination.
Co-operate	provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.
Deductible	the amount we will deduct from any claims settlement in respect of each person making a claim.
Excursion	a short journey or activity undertaken during your trip for leisure purposes.
Home	one of your normal places of residence in the United Kingdom, Isle of Man, the Channel Islands or British Forces Posted Overseas (BFPO).
International Departure Point	the airport, port or rail terminal from which you will undertake international travel from or into the UK .
Insured Person	the person or people named on your travel insurance documentation.
Known Event	an existing or publicly announced occurrence such as a change in FCO Travel Advice, unusual weather conditions or natural disasters .
Natural Disaster	volcanic eruption, explosion, avalanche, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.
Public Transport	any publicly licenced aircraft, sea vessel, train or coach on which you are booked to travel, operating to a published timetable.
Scheduled Departure Date	the date you were meant to leave home to start your trip .
Scheduled Departure Time	the time when you were meant to leave your international departure point as shown in your itinerary or published timetable.
Scheduled Return Date	the date you were meant to return home .
Trip	travel during the period of insurance.
UK	United Kingdom, Isle of Man, the Channel Islands or British Forces Posted Overseas (BFPO).
UK Resident(s)	an insured person whose main home is in the UK and has not spent more than 6 months abroad in the 12 months before buying this policy.
We/Our/Us	Union Reiseversicherung AG UK (URV).

Additional Cancellation Cover – if you are unable to go on your trip

What is covered

We will pay you up to a maximum of **£5,000** (the **deductible**/excess applicable to this section is the same as that applied to your main policy) for your share of costs that are directly related to your trip (including **excursions** and unused kennel/cattery/professional pet sitter fees), which you cannot get back from anyone else, or which cannot be transferred or used for another purpose if, after the date you bought this extension, you unexpectedly and/or unavoidably have to cancel your **trip** for one of the following reasons.

1. In the 21 days before your **scheduled departure date**:
 - a. the Foreign and Commonwealth Office (FCO) advise against all travel or all but essential travel to the **area** in which you were due to stay during your **trip**
 - b. the **area** in which you were due to stay during your **trip** is affected by pandemic or epidemic influenza and has been declared by the Local Government or Local Authorities
2. a **natural disaster** renders the accommodation in which you were due to stay during your **trip** uninhabitable
3. Severe snowfall prevents you from leaving **home** on your **scheduled departure date**.

Special Conditions

1. You must notify the travel agent, tour operator or transport provider as soon as you find out it is necessary to cancel your **trip** otherwise your claim may be limited to the cancellation charges applicable on the date the event for which you are cancelling became a **known event**.
2. You must provide **us** with written confirmation from the travel agent, tour operator, transport provider or accommodation provider that you could not use your pre-booked travel arrangements and/or holiday accommodation, and the reason for this.
3. Where you have been unable to leave **home** due to severe snowfall, you must provide **us** with evidence that travel was not possible, such as local police, press or traffic reports.
4. You must provide **us** with any additional information or evidence **we** might reasonably require.
5. You can only claim under one section of the policy for the same event.

What is not covered

1. Any claim for a **known event** at the time of buying this extension;
2. Any claim where the travel agent, tour operator, transport provider or accommodation provider has offered alternative travel or accommodation;
3. Any claim where the travel agent, tour operator, transport provider or accommodation provider has offered financial compensation;
4. Any claim for reluctance to travel, or fear of an event happening;
5. Any claim for travel tickets paid for using any airline mileage reward scheme, for example Air Miles;
6. Any claim for costs, charges or expenses, if they are also covered under any other section of this policy;
7. Any claim where you are unable to prove your financial loss;
8. Any claim where you have not paid your **deductible**/excess as per your main policy wording or accept that this will be applied to any settlement;
9. Any claim if you do not **co-operate** with **us**.

Additional Curtailment Cover – if you have to cut your trip short

What is covered

We will pay you up to a maximum of **£5,000** (the **deductible/excess** applicable to this section is the same as that applied to your main policy) if you unexpectedly and/or unavoidably have to cut your **trip** short and return **home** early for:

- additional travel costs (of the same standard as originally booked) if you cannot use your original return ticket; and
- unused accommodation costs that each **insured person** has paid and cannot get back from anyone else (including **excursions** and unused kennel/cattery/professional pet sitter fees)

If any of the following happen after you have left **home**:

1. The Foreign and Commonwealth Office (FCO) advise **UK Residents** to leave the **area** in which you are staying during your **trip** and return **home**
2. The **area** in which you are staying during your **trip** is affected by pandemic or epidemic influenza and has been declared by the Local Government or Local Authorities
3. Your pre-booked holiday accommodation is directly affected by a food poisoning outbreak
4. A **natural disaster** renders the accommodation in which you are staying during your **trip** uninhabitable
5. Severe snowfall prevents you from reaching your **international departure point** for your outward journey from the **UK** or pre-booked accommodation within the **UK**, causing you to abandon your **trip**.

Special Conditions

1. If you need to return home early and intend to make a claim under this section, please keep all evidence and receipts for any additional expenditure as these will be requested by the claims department.
2. Where you have been unable to reach your **international departure point** due to severe snowfall, you must provide **us** with evidence that travel was not possible, such as local police, press or traffic reports.
3. You must provide **us** with written confirmation from your tour operator, travel agent or accommodation provider that there has been a food poisoning outbreak.
4. You must provide **us** with any additional information or evidence **we** might reasonably require.
5. You can only claim under one section of the policy for the same event.

What is not covered

1. Any claim for a **known event** at the time of buying this extension;
2. Any claim due to severe snowfall when you have not allowed sufficient time to reach your **international departure point**, taking into account the weather forecast for the journey;
3. Any claim where the travel agent, tour operator, transport provider or accommodation provider has offered financial compensation;
4. Any claim for reluctance to continue your **trip**, or fear of an event happening;
5. Any claim due to Foreign and Commonwealth Office (FCO) advice where this advice was already in place prior to your departure from the UK;
6. Any claim for curtailment after you have chosen to move to alternative accommodation;
7. Any claim for additional travelling costs if, prior to departure from the **UK**, you have not purchased a return ticket to the **UK**;
8. Any claim for costs, charges or expenses, if they are also covered under any other section of this policy;
9. Any claim where you are unable to prove your financial loss;
10. Any claim where you have not paid your **deductible/excess** as per your main policy wording or accept that this will be applied to any settlement;
11. Any claim if you do not **co-operate** with **us**.

Extended Travel Delay

What is covered

We will pay you **£25** per each full **12 Hour** period up to a maximum of **£200** if a scheduled transport service on which you are booked to travel to return to the **UK** is delayed or cancelled.

Special Condition

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

What is not covered

1. Any claim for delayed departure in relation to a journey that was not pre-booked before you left the **UK**;
2. Any claim for a **known event** at the time of buying this extension;
3. If you do not **co-operate** with **us**.

Additional Cover – if you are unable to return home as planned

What is covered

We will pay you up to a maximum of **£1,000** if you are unable to return **home** on your **scheduled return date** as per your itinerary for:

- Reasonable additional accommodation and travel expenses (of the same standard as originally booked) incurred in returning to your **home** as a result of the **public transport** on which you were booked to travel being cancelled or delayed for more than **24 hours** from your **scheduled departure time**; or
- Reasonable additional accommodation and travel expenses (of the same standard as originally booked) incurred due to being unable to return **home** as planned as a result of quarantine in your **trip** accommodation as imposed by the Local Government or Local Authorities.

Special Conditions

1. You must provide **us** with written confirmation from the accommodation provider or the Local Government/Local Authorities confirming the quarantine and the duration of this.
2. Please keep all evidence and receipts for any additional expenditure as these will be requested by the claims department.
3. Any claim where the travel agent, tour operator, transport provider or accommodation provider has made arrangements for you to return **home** or offered you financial compensation.
4. You can only claim under one section for the same event.

What is not covered

1. Any claim if you chose to stay beyond your **scheduled return date** without direction from the Local Government/Local Authorities;
2. Any claim for costs, charges or expenses, if they are also covered under any other section of this policy.
3. Any claim where you are unable to prove your financial loss;
4. Any claim if you do not **co-operate** with **us**.

holiday**extras**