



Welcome to SELECT
Premier travel insurance

SELECT®

Premier Insurance
From Direct Line

TRAVEL INSURANCE

You've made the right selection for your travels

Welcome to Select Premier travel insurance from Direct Line. We're here to provide a higher level of cover when you're abroad, on your travels or away from home. Plus our personal, one-to-one service means wherever you are in the world, Select Premier travel insurance is always with you.

Our highest level of cover

Your Select Premier travel insurance comes with added extras and enhanced cover, ensuring you're well covered for those trips away.

- Worldwide annual cover for you and your family, whether you're travelling together or apart
- Cover for emergency overseas medical expenses up to £15 million. More cover means more peace of mind for you
- Winter sports cover is included. Perfect for on and off the slopes
- Up to £50,000 personal accident cover

Need any information about your Select Premier travel insurance?

Call our customer service team on 0345 246 8859 to speak to someone direct or email the team at ~ClientServices@directlinegroup.co.uk

Here to help

Customer service

If you have any questions about your travel insurance policy or if you'd like a quote for any other Select Premier insurance products, just call

0345 246 8859 or email ~ClientServices@directlinegroup.co.uk.

We're here to help between 8am – 8pm Monday – Friday and 9am – 5pm on Saturdays.

Legal advice

You can call us for legal advice on **0800 533 5256**.

The helpline is available 24 hours a day, 7 days a week.



Making sure you always have the right cover

It's a part of life that circumstances don't always stay the same so your Select Premier travel insurance is flexible to change. For instance, there may be medical changes or you might want to add a family member to your policy. Just give us a call and we can ensure your travel insurance is kept up to date.

Call us on **0345 246 8859** or email

~ClientServices@directlinegroup.co.uk and we'll make sure you always have the right cover.

Select Premier insurance for your needs

Your travel insurance is just one of our range of Select Premier products. Home insurance, car insurance, pet insurance and breakdown cover all offer the same expert cover and a more personal level of service. And because we're here to make your life easier, we give you the flexibility to include all your cover together, which means one convenient payment date and one renewal date.

Just to let you know, our consultants may receive a bonus if you purchase any cover with us.

To bring your insurance together with Select, call us on **0345 246 8859**.

Making a claim on your Select Premier travel insurance

If you need our help while abroad, one of our travel advisers is on hand to ensure you get help and care as soon as possible. Our aim is to get things sorted out with the minimum of fuss or inconvenience.

For assistance on claims like lost luggage or hotel problems, call our claims line on 0345 246 8859.

Lines are open 24 hours a day, 7 days a week.

If you have a medical emergency overseas, one of our Emergency Travel advisers is waiting to take your call on +44(0) 1423 847 584.

Lines are open 24 hours a day, 7 days a week.

If you would like to contact us to discuss your ongoing claim, call 0345 246 8859 or email

~PrivateInsuranceClaims@directlinegroup.co.uk

The claims line is open between 8am and 6pm, Monday to Friday and between 9am and 12:30pm on Saturdays. We do understand that emergencies can happen at any time, so should you need help outside of these times, we have you covered with our out of hours service. This is available on the same number and they can provide advice and help should you need it outside of our opening hours; 24 hours a day, 7 days a week.

**For more information
about any of the
Select products**

Call **0345 246 8859** or
visit **directline.com/select**

TRAVEL INSURANCE

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TRAVEL INSURANCE

Terms and conditions of your policy

This section gives full details of your cover. You should read it along with your schedule.

Please keep all your documents in a safe place

This policy is evidence of the contract between **you** and **us**, U K Insurance Limited, based on information **you** have given to **us**.

Please read **your schedule of insurance** and these policy conditions to make sure **you** know exactly what **your** insurance covers. Check all the policy details and **your** proposal confirmation, which sets out the information **you** have given **us**, carefully. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating **your** policy or claims being rejected or not fully paid.

In return for receiving and accepting the premium, **we** will provide insurance under this policy for the sections shown in the schedule as applying for the accident, injury, loss or damage which has happened in the **territorial limits** during the **period of insurance**.

You and **we** may choose which law will apply to this policy. Unless both parties agree otherwise, English law will apply.

We have supplied this policy and other information to **you** in English and **we** will continue to communicate with **you** in English.

Independent travel

This policy provides cover for each insured adult member of **your family**, whether travelling together or independently (excluding domestic staff). The policy also provides cover for each insured child either travelling with an insured adult member of **your family**, or on **journeys** organized by schools or recognised organizations that are supervised by adults.

To make a travel claim

Contact the **emergency assistance service** as soon as possible (before **you** go to a doctor or hospital for **emergency** treatment, if possible). If bills exceed £500, the **emergency assistance service** must be contacted in any event. Failure to contact the **emergency assistance service** could see **your** claim refused.

The **emergency assistance service** will help **you** get the care or assistance **you** need by directing or transferring **you** to a **medical service provider** in the local medical network, contacting **your family** in the **UK** or arranging emergency transport home, where appropriate.

NOTE: If you are thinking of cutting short your holiday due to a medical problem, you must notify the emergency assistance service first.

Select Premier travel insurance policy definitions

The following definitions are in addition to or may replace those shown on pages 3 to 5 of the home or car insurance policy.

In this section, the definitions below will have the following meanings and apply to **your** travel insurance policy only:

Abroad – Anywhere in the world, outside the **UK**.

Anticipated event – Any event or occurrence which **you** or **your** close relative knew would occur or could have reasonably expected to occur during **your journey** and which **you** or **your** close relative were aware of at the time of booking the **journey**.

Business associate – Any person who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Company (we, us, our) – U K Insurance Limited.

Curtailment (cutting short a journey) – Cutting short **your journey** because of a stay in hospital, because someone has fallen ill or died, or for other reasons.

Domestic staff – Any person **you** employ to perform domestic duties, work or services at **your** home. This excludes any person who is hired to work for **you** in connection with **your** business.

Emergency assistance service – The company **we** have appointed to help **you** in a medical **emergency** or if **you** need to cut short **your journey (curtailment)** or other serious problems during **your journey**.

We have not given **you** a personal recommendation as to whether the policy is suitable for **your** needs.

Emergency – An unexpected event that results in **you** needing emergency treatment from a doctor or hospital.

End date – The date **your journey** ends and **you** return home which must fall within the **period of insurance**.

Excess – The amount **you** must pay (£50) towards any claim which is applied separately to:

- a) each person claiming; and
- b) each incident that leads to a claim;

If an incident covers two or more sections of cover, only one **excess** will be deducted per person.

Immediate family – **Your** partner, parents, parents-in-law, sons, sons-in-law, daughters, daughters-in-law, brothers, brothers-in-law, sisters, sisters-in-law, step-parents, step-children, legal guardians, grandparents, grandchildren, fiancé or fiancée.

Journey – A holiday or trip of no more than 60 days (**you** can take as many journeys as **you** like in any one **period of insurance** subject to a maximum of 120 days in any one **period of insurance**) that starts and ends during the **period of insurance**. Each **journey you** make during the **period of insurance** will be treated as a separate contract of insurance, subject to all the limits, conditions and exclusions of this policy. The **journey** can be for pleasure or business, but must not involve manual work. It can be:

- a) a **journey** abroad that begins in the **UK** and ends when **you** return home; or
- b) a **journey** within the **UK** where **you** travel outside a 25-mile radius of **your** home and stay for two or more nights in pre-arranged accommodation;

For winter sports, no one holiday or trip can exceed 28 days.

Manual work – Work which involves:

- a) using, installing or maintaining equipment or machinery;
- b) building or construction work;
- c) caring for children.

Medical adviser – A senior medical officer appointed by the **emergency assistance service**.

Medical certificate – A certificate that confirms any physical, mental or medical condition that is the basis of **your** claim under this policy.

Medical service provider – The hospital, doctors or other medical treatment providers who **we** direct at the time of the **emergency**.

Period of insurance – The time during which **we** give cover as set out in **your** policy schedule.

Pre-existing medical conditions – A medical condition for which:

- a) **You** have been prescribed medication;
- b) **You** have been referred to, treated by or put under the care of a healthcare specialist, for example, a general practitioner, hospital specialist or consultant or any other healthcare practitioner including a physiotherapist or osteopath;
- c) **You** are awaiting any treatment or the results of any tests or investigations whether a condition has been diagnosed or not;
- d) **You** have any breathing, circulatory problems or heart problems;
- e) **You** are suffering from, or have been given a diagnosis of any form of cancer.

TRAVEL INSURANCE

Terms and conditions of your policy (cont)

Redundancy – Any person being declared involuntarily redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant, in line with current employment law.

Resident of the UK – A person who has their main home in the **UK**, including the Channel Islands.

Stable pre-existing medical conditions – Any medical condition where during the 12 months prior to travel or 12 months from arranging/renewing this cover (whichever is most recent) there has been no change:

- in the condition itself; or
- in the severity or number of its symptoms;
- in the dosage or number of medications prescribed for the condition; or
- in the treatments (including hospital treatments) or investigations prescribed for it.

It does not include any medical conditions that have been diagnosed as terminal.

This stability definition applies to each medical condition, including inter-linked medical conditions.

Start date – The date you leave **your** home to start **your journey** which must fall within the **period of insurance** (regardless of the date the **journey** was booked).

Terrorism – An act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it. An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

UK – England, Scotland, Wales, Northern Ireland and the Isle of Man, but not the Channel Islands.

You, your – The person or people named as the policyholder in the **schedule of insurance** (who are aged 74 or under at the start of the **journey**).

Your family – **Your** husband, wife, civil partner (who is aged 74 or under at the start of the **journey**), and all **your** unmarried children (including adopted and foster children) who at the start of the **journey** are aged under 18 years (or up to 23 years if in full time education) and normally live with **you**.

TRAVEL INSURANCE

Medical statements

Cover provided for emergency overseas medical expenses abroad up to £15 million per person (up to 60 days for each holiday). You must be aged 74 or under at the start of your journey.

Pre-existing medical conditions

Important medical statements

Any **pre-existing medical conditions** and symptoms are not automatically covered under the travel element of this policy. **We** will only cover **pre-existing conditions** that meet **our** definition of 'stable pre-existing medical conditions'. If **your** existing medical condition or conditions **do not** meet **our** definition of "stable pre-existing medical conditions", please call **us** on **0345 246 8859**.

We will then take **you** through a short medical screening process (a series of questions) at the end of which, **we** will either:

- advise **you** that the condition is covered free of charge;
- ask **you** to pay an optional additional premium to cover the condition;
(If **you** decline to pay the optional additional premium, **you** will not be covered for subsequent claims either directly or indirectly linked to the medical question.)
- tell **you** that **we** cannot cover the medical condition.
(If **we** tell **you** that **we** can not cover the medical condition, **you** will not be covered for subsequent claims either directly or indirectly linked to the medical condition.)

Our medical screening system is regularly updated so that **you** may find in future years that **you** are asked to pay a different premium, no premium at all, or that **we** are unable to provide cover for **your** medical condition.

Newly diagnosed medical conditions

If after purchasing the travel element of this policy, **you** are diagnosed with a new medical condition, **you** must call **us** on **0345 246 8859** before booking any new trips. If **you** do not call **us**, **we** may not be able to pay **your** claim(s). **We** will then take **you** through a short medical screening process (a series of questions) at the end of which, **we** will either:

- advise **you** that the condition is covered free of charge;
- ask **you** to pay an optional additional premium to cover the condition;
(If **you** decline to pay the optional additional premium but **you** still wish to travel **you** will not be covered for subsequent claims either directly or indirectly linked to the medical condition.)
- tell **you** that **we** cannot cover the medical condition.
(If **we** tell **you** that **we** cannot cover the medical condition but **you** still wish to travel, **you** will not be covered for subsequent claims either directly or indirectly linked to the medical condition. However, **you** will be covered for a Cancellation claim subject to normal terms and conditions.)

After you book a journey but before you leave

If **you** are diagnosed with a new condition, this insurance will cover **you** to:

- a) cancel the **journey** if, due to **your** newly diagnosed condition, **you** are unable to travel;
- b) continue with the **journey** if **you** are advised by a medical practitioner that **you** are fit to do so.

EXCLUSIONS

General exclusions

The following apply to the whole of your policy. Any further specific exclusions are shown in the section of cover to which they apply.

What is not covered:

1. **We** do not cover any loss under this policy in connection with or caused in any way by travel to a destination where the Foreign, Commonwealth and Development Office has advised against all travel.
2. **We** do not cover the legal action of Customs or any government officials or authorities of any country.
3. **We** do not cover **you** committing suicide, deliberately injuring **yourself**, making **yourself** ill or putting **yourself** in needless danger, sexually transmitted diseases, drugs or solvent abuse.
4. **We** do not cover **you** drinking too much alcohol or alcohol abuse. **We** do not expect **you** to avoid drinking alcohol on **your journey** or holiday, but **we** will not cover any medical claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected.
5. **We** do not cover any **manual work** or professional entertaining.
6. **We** do not cover **you** driving a motor vehicle (including motor cycles up to 125cc) when disqualified or not licensed to do so.
7. **We** do not cover any claims and costs caused by **you** carrying out or being involved with an illegal act that causes **you** to be charged by the police or local authorities.
8. **We** do not cover any losses that are not directly associated with the incident that caused **you** to claim. For example, loss of earnings due to being unable to return to work following an injury or illness happening while on a **journey** or the cost of replacing locks in the event that keys are lost while on a **journey**.
9. **We** do not cover any expense, legal liability, or any loss or damage to property directly or indirectly caused by **terrorism**.
NB: This exclusion does not apply to B – Emergency medical and travel expenses abroad, C – Emergency medical expenses in the UK or to F – Personal Accident except where nuclear, chemical or biological weapons, devices or agents are used.
10. **We** do not cover **you** taking part in any of the activities listed below unless you have paid the Hazardous Activities Optional Benefit premium – Section R and the activity is specifically mentioned in Section R:
 - a) endurance riding/cycling and quad biking;
 - b) motor cycling over 125cc;
 - c) riding on a luge or skeleton;
 - d) bullfighting or bull-running;
 - e) climbing, including but not limited to canyoning, mountaineering, pot holing, rock or cliff climbing;
 - f) diving, including but not limited to cave diving, diving with sharks, high diving, scuba diving (any form of underwater swimming or sub-aqua activity below a depth of 30 metres or any underwater breathing equipment other than a snorkel, unless **you** are a qualified diver or **you** are accompanied by a qualified instructor);
 - g) football, American football and Gaelic football (all in an organised team);
 - h) flying (except as a fare-paying passenger) or any other airborne activities including hang-gliding, micro-lighting, parachuting and sky diving;
 - i) horseracing, horse-eventing, hunting, rodeo and show jumping;
 - j) ocean sailing (in international waters);
 - k) martial arts, karate, cage fighting or boxing;
 - l) ski-flying, ski-acrobatics, ski-jumping, ski-racing, skiing and snow boarding off piste without a guide or instructor and skiing against local authorities' warnings or advice;
 - m) organised sports team activities such as hockey and hurling;
 - n) rugby;
 - o) wrestling;
 - p) scuba diving below 18m;
 - q) any form of motor sports and rallies on any public road, private road or race track or course, regardless of the road classification;
 - r) any other extreme or hazardous sport or activity not listed above. If **you** have any queries about whether an activity is going to be covered or excluded, please call **us** on **0345 246 8859** as **we** may be able to arrange cover for it.

CONDITIONS

General conditions

General conditions which apply to your Select Premier travel insurance policy.

General conditions

- You** must be a **resident of the UK** and aged 74 or under at the start of **your journey**.
- You** must give **us** all the information (including original documents) and help **we** need at **your** own expense. This includes medical certificates and details of any other insurance that may cover a claim under this policy.
- You** must take all reasonable steps to prevent any loss, damage, injury or accident.
- You** must not book a **journey** if **you** have reason to believe it may be cancelled.
- You** must not book a **journey** if **you** are diagnosed with a terminal illness unless **you** have called **us** first to discuss **your** requirements.
- We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will send **our** cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:
 - where **you** are required, in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;
 - where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing travel and/or home insurance;
 - where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff or suppliers.If **we** cancel **your** policy, **we** will return the premium paid less the amount for the period the policy has been in force.
- You** can cancel this **policy** at any time by telling **us** either over the phone by calling **us** on **0345 246 8859** or alternatively, in writing by email or post. Cancelling the Direct Debit instruction does not mean **you** have cancelled the **policy**. If **you** cancel before **your** policy is due to start, or if **you** cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever occurs later), **we** will return any premium **you** have paid in full.
If **you** cancel after 14 days have passed, **we** will not refund **you**, except if it's because of a new medical condition.
We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.
- If **you** cancel before the new period of insurance (renewal) is due to start, **we** will return any premium **you** have paid in full. If the new period of insurance (renewal) has started and **you** cancel within 14 days of it starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium **you** have paid.
If **you** cancel after 14 days have passed, **we** will not refund **you**, except if it's because of a new medical condition.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

- When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you** or **we** have advised otherwise.

We'll contact **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms, and before taking any payment. If **you** don't want to renew **your** policy, **you** must contact **us** before **your** renewal date to let **us** know.

If **we** don't hear from **you**, **we** will debit **your** account with the payment details **we** hold on record, and **your** policy will automatically continue without a break in cover from **your** stated renewal date. **You** can contact **us** by phone, email, post or online if at any time **your** circumstances change and **you** no longer want **your** policy to renew automatically. If **you** choose not to renew automatically, **your** policy - including any additional products or benefits - will lapse on the renewal date, and **you** will be uninsured unless **you** contact **us** (or an alternative insurer) to arrange cover.

It's not possible to offer automatic renewal with all payment methods, so please check **your** renewal invite for further details. If **we** are unable to offer renewal terms, **we** will write to **you** at **your** last known address to let **you** know.

Automatic renewal is only available up to the renewal date before **your** 75th birthday.

- You** must be honest in **your** dealings with **us** at all times.

We will not pay a claim that is in any way fraudulent, false or exaggerated.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a fraudulent, false or exaggerated claim:

- **your** policy may be cancelled
- **we** may reject **your** claim and any subsequent claims
- **we** may keep any premium **you** have paid.

What happens if we discover fraud

We have the right to cancel any other products **you** hold with **us** and share information about **your** behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

If a fraudulent, false or exaggerated claim has been made under any other policy **you** hold with **us**, **we** may cancel this policy.

- If **you** do not pay a premium on time, **we** will assume that **you** intend to cancel the policy and cover under this policy will end from the date that the payment was due. If **we** decide to remind **you** to make a payment that **you** have missed, **we** will still hold onto **our** right to cancel the policy. **We** will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

SECTION A

Delayed personal belongings

Delayed personal belongings

We will pay

Up to £1,000 for any essential items which **you** reasonably need to buy if **you** have to wait more than 12 hours for personal belongings which the carrier has temporarily lost on the way to **your** holiday destination or on **your** return journey where **you** are not returning directly to **your** home address and can provide documentary evidence of this. The maximum amount **we** will pay under this section of cover is £1,000 regardless of the number of travellers covered by this policy.

We will not pay for

Any claim not supported by receipts for the essential purchases made.

SECTION B

Emergency overseas medical expenses

Emergency overseas medical expenses

We will pay

Costs of up to £15,000,000 for each insured person for continuous medical and travel expenses while **abroad** that are necessary for up to 12 months as a result of **you** becoming physically ill or injured.

We will pay:

- a) usual, reasonable and necessary **emergency** expenses for medical, surgical and hospital charges (including emergency dental treatment to treat sudden pain only and for no other reasons);
- b) the cost of returning **you** to the **UK** after a medical **emergency**;
- c) up to £2,000 for transport and accommodation expenses (including a daily allowance of £50 a day for meals, phone calls and travel) for one person who is a **resident of the UK** to stay with **you**, or travel to and stay with **you**, if **we** agree it is necessary and **you** have medical evidence to support this fact;
- d) up to £1,000 hospital benefit (£50 for each complete period of 24 hours **you** are an in-patient) designed to cover costs and sundry expenses such as taxi costs for visitors, meals, phone calls and other out-of-pocket expenses; and
- e) up to £2,500 for funeral expenses **abroad** or for the cost of returning **your** remains to **your** home in the **UK**.

We will not pay for

Any claim arising directly or indirectly from:

- a) any **pre-existing medical condition** that does not meet **our** definition of '**stable pre-existing medical conditions**' unless **you** have agreed to pay an additional premium to have the medical condition covered by this insurance;
- b) treatment or help provided in the **UK** or Channel Islands if **you** live there;
- c) non-emergency treatment, tests or surgery (including cosmetic surgery) that is not directly related to the illness or injury which causes **you** to go into hospital;

- d) surgery or medical treatment that the **medical adviser** believes is not essential and could wait until **you** return to the **UK**;
- e) treatment or help which the **medical adviser** believes was provided after **you** first became able to return to the **UK**;
- f) any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your** medical practitioner prior to the **journey** about whether or not it was appropriate to travel;
- g) any claim arising from an **anticipated event**;
- h) the extra cost of single or private accommodation in a hospital or clinic;
- i) medication which **you** need at the time of **your** departure and which **you** know **you** will have to continue **abroad**;
- j) treatment or services provided by a spa, nursing home or rehabilitation centre;
- k) the standard of medical treatment **you** received from the **medical service provider** or the **medical service provider** not providing any necessary treatment or **you** not getting necessary **emergency** medical treatment; and
- l) the cost of any phone calls, other than those covered under B – Emergency Overseas Medical Expenses and C – Medical Expenses in the **UK** and the initial phone call to the **emergency assistance service**;
- m) any costs over £50 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where **your** return to the **UK** is delayed;
- n) any expenses as a result of a disease (tropical or otherwise) where **you** have not had the recommended immunisation and/or taken the recommended medication;
- o) the policy **excess**.

SECTION C

Medical expenses in the UK

Medical expenses in the UK

If you become physically ill or are injured on a journey within the UK, we will pay

Up to £2,000 for the cost of transport and accommodation for one person to stay with **you**, or travel to and stay with **you**, if **our medical adviser** advises this.

We will not pay

- a)** if the person is not a **UK** resident;
- b)** more than £50 per day for meals, phone calls and travel;
- c)** more than £2,000 for **you** to be transferred by an ambulance to a hospital nearer **your** home; and
- d)** more than £1,000 to return **your** remains to **your** home if **you** die;
- e)** the cost of single or private accommodation in a hospital or clinic or any treatment or services provided by a health spa, nursing home or rehabilitation centre; or
- f)** if **you** travel against medical advice.

SECTION D

Cancelling a journey

Cancelling a journey

We will pay

Up to £7,500 for each insured person for **your** personal accommodation and transport charges that **you** cannot get back from any other source (including up to £150 for excursion charges **you** paid before **your journey** in the **UK**) if you cancel **your journey**:

- a) because of the death or serious injury or illness of **you**, a companion **your** travel depends on, a member of **your immediate family**, or a person **abroad** whose home **you** are intending to stay in;
- b) if **you**, a member of **your immediate family** or a companion **your** travel depends on, are called back to the **UK** as a witness in court or for jury service and a court official has refused to postpone it;
- c) if a relevant authority makes **you** stay at home following a serious burglary, fire, storm or flood damage to **your** home that happens within seven days of the start of your **journey**;
- d) if **you** are made involuntarily redundant (or **your** contract is ended early if **you** are self employed), provided that **we** are informed in writing immediately when notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued or at the time of booking **your journey**;
- e) if **your** pet dog, cat or leisure horse needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of **your journey**;
- f) if as a member of the Armed Forces or the police, ambulance, fire or nursing service, **you** are needed for unexpected emergency duty or are posted overseas at the time of **your journey**;
- g) if **you** decide to abandon **your journey** after a delay of more than 12 hours from the specified time shown on **your** itinerary;
- h) if the Foreign, Commonwealth and Development Office advises against 'all travel' to **your** intended destination during the period of **your journey**;
- i) if **you** are advised not to travel, for any reason, by **your** medical practitioner. The necessary supporting evidence (a **medical certificate**) will be required;
- j) if **your** passport is stolen in a burglary within 7 days of **your** planned departure and **you** cannot obtain a replacement in time.

We will not pay for

- a) any claim arising directly or indirectly from any **pre-existing medical condition** that does not meet **our** definition of **stable pre-existing medical conditions** except where an additional premium for the medical condition has been paid;
- b) any claim arising from **you** not having the correct passport or visa, or failing to get police confirmation that **your** passport had been stolen in a burglary;
- c) any claim arising from the actions or failure of any transport or accommodation provider or their agent, or any person acting as **your** agent or **your** conference organiser;
- d) any claim arising from **you** not wanting to travel or not enjoying the **journey**;
- e) any claim arising from the transport operator or their agents refusing to transport **you**, a member of **your immediate family** or **your** travelling companion;
- f) any claim arising from any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your** medical practitioner prior to the **journey** about whether or not it was appropriate to travel;
- g) any claim arising from an **anticipated event**;
- h) claims related directly or indirectly to a medical condition of a member of **your immediate family** or travelling companion (whether they are travelling or not) who, at the time of booking the **journey** or purchasing this insurance, has been:
 - a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or
 - diagnosed with or had cancer in the last five years;
- i) the policy **excess**.

SECTION E

Curtailment (cutting your journey short)

We will pay

You up to £7,500 for each insured person for **your** personal accommodation, transport charges and any other travel expenses that **you** have already paid or agreed to pay (this includes up to £150 for excursion charges paid beforehand in the **UK**) if **you** have to cut short **your journey**:

- a) because of the death, serious injury or illness of **you**, a companion **your** travel depends upon, a member of **your immediate family** or a person **abroad** whose home **you** are intending to stay in;
- b) if **you**, or a companion **your** travel depends upon are called back to the **UK** as a witness in court or for jury service and a court official has refused to postpone it; or
- c) if a relevant authority makes **you** return home following a serious burglary, fire, storm or flood damage to **your** home arising within 7 days of the start of **your journey**.

We will not pay for

- a) any claim if **you** book a **journey** when **you** know about a reason why **you** may have to cut it short;
- b) any claim because **you** do not want to travel or are not enjoying the **journey**;
- c) any claim if the transport operator or their agents refuse to transport **you**, a member of **your immediate family** or **your** travelling companion because they consider that **you** or they are not fit to travel;
- d) any claim for any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your** medical practitioner prior to the **journey** about whether or not it was appropriate to travel;
- e) any claim arising from an **anticipated event**;
- f) any claim directly or indirectly caused by **pre-existing medical conditions** that do not meet **our** definition of **stable pre-existing medical conditions** except where an additional premium for the medical condition has been paid;
- g) the policy **excess**.

SECTION F

Personal accident

Special definitions applying to Section F

Loss of limb means –

- In the case of an upper limb – the limb being permanently severed at or above the wrist or permanent and total loss of use of a complete hand or arm.
- In the case of a lower limb – the limb being permanently severed at or above the ankle or permanent and total loss of use of a complete foot or leg.

Loss of sight means – if the degree of sight remaining in one eye, after correction, is 3/60 or less on the Snellen Scale (this means seeing at three feet what **you** should see at 60 feet), or in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

We will pay

You or **your** legal representatives one of the following benefits if **you** are physically injured on a **journey** and the injury is caused by violent, visible, external and accidental means only:

Benefit 1 – up to £50,000 if **your** injury leads to death.

We will not pay

more than £12,500 if **you** are under 23 at the time of the accident.

Benefit 2 – up to £50,000 if **your** injury leads to total and permanent **loss of sight** or physical **loss of limb**.

Benefit 3 – up to £50,000 if **you** are permanently disabled and cannot carry out any work whatsoever after two years from the date of the accident because of this injury.

We will not pay

If **you** were over the statutory retirement age at the time of the accident.

More than one benefit for the same incident.

If **you** die and do not leave a will, **we** will not issue a settlement cheque until the executors have been appointed.

SECTION G

Delayed or missed departure

1. Delayed departure

If the transport **you** have checked in for is delayed at its departure point by at least 12 hours from the time shown in **your** travel itinerary, **we** will pay:

- a) £50 for each full 12 hours' delay (up to a maximum of £500); or
- b) Cancellation costs (see D – Cancelling a journey) if **you** decide to abandon the **journey** before leaving the **UK**, after the first 12 hours delay.

2. Missed departure

We will pay

Up to £1,000 for each insured person for extra accommodation (room only) and transport costs that are necessary if **you** arrive at **your** departure point too late to board **your** booked transport because:

- a) the public transport taking **you** to **your** departure point is not running to time; or
- b) the private car taking **you** to **your** departure point is involved in an accident or breaks down.

We will not pay for

- a) any claim arising from **you** failing to check in at **your** departure point as instructed in **your** travel itinerary;
- b) any claim arising from a delay if caused by industrial action, a strike or failure of public transport that is announced on television, news bulletins or in the press before **you** booked the **journey**, bought the travel tickets or got confirmation of **your** booking;
- c) if the private car taking **you** to **your** departure point was not roadworthy before breaking down;
- d) if **you** did not use public transport and **you** missed **your** departure because of heavy traffic or road closures that were not sufficiently severe to warrant reporting on a recognised motoring association web site or on television, news bulletins or in the press;
- e) if **you** did not leave enough time to reach **your** departure point;
- f) the policy **excess** (part 2 only).

SECTION H

If you lose your passport

If you lose your passport

We will pay

We will pay up to £500 for each insured person for the cost of reasonable extra travel and accommodation **abroad** if **you** lose **your** passport while **you** arrange a replacement.

We will not pay

If **you** do not report the loss to the Police or the British Consular representative within 24 hours of discovering its loss.

SECTION I

Winter Sports

1. Equipment

We will pay

Up to £750 (a maximum of £50 a day) for each insured person for the cost of hiring equipment if:

- a) **your** own equipment is lost, stolen or accidentally damaged;
- b) **your** own equipment is delayed by more than 12 hours during **your journey**.

2. Lost passes and fees

We will pay

Up to £500 for each insured person the unused part of passes, hire or tuition fees for which **you** cannot get a refund if:

- a) accident or sickness prevents **you** from continuing **your journey**;
- b) **your** pass is lost or stolen;
- c) **your** resort closes completely and **you** cannot travel to another ski area.

3. If the piste closes

We will pay

Up to £1,400 (a maximum of £50 a day) for each insured person for travel to another ski resort and another ski pass if the piste and all the ski lifts in **your** resort close for more than 24 hours.

We will not pay

If **you** do not travel to another ski resort after **your** resort closes.

4. If departure from the resort is delayed

We will pay

Up to £500 (a maximum of £50 a day) for each insured person for the cost of reasonable alternative accommodation and food if **your** departure is delayed as transport cannot reach **you** due to bad weather.

We will also pay up to £500 for each insured person for alternative return transport to the **UK** if **you** cannot change **your** return travel tickets to the **UK** and have to buy others.

5. Injury or illness while skiing

See B – Emergency Overseas Medical Expenses.

6. Physiotherapy in the UK following a winter sports injury

We will pay

Up to £350 for each insured person for medically necessary physiotherapy treatment when **you** return to the **UK** following accidental injury while taking part in winter sports activities during **your journey**.

Provided

1. **You** have paid the appropriate premium for winter sports cover.
2. **You** have a valid medical expenses claim under this policy for the same incident.
3. **Your** medical practitioner confirms in writing that **you** need physiotherapy treatment.

We will not pay for

1. Any claim where the need for physiotherapy treatment does not arise as soon as **you** return to the **UK** or leave a **UK** hospital after coming home.
2. Any claim arising from a **journey** taken within the **UK**.
3. Any amount that can be recovered, by **you**, from other sources.
4. Any amount where there is no supporting evidence.

Exclusions which apply to I – Winter sports

We will not pay for

- a) any loss which takes place outside the recognised skiing season in the ski resort where the incident happened or any loss or damage unless **you** booked **your journey** before **you** left the **UK**;
- b) loss or damage for any winter sport other than:
 - i) on-piste snowboarding, skiing, snow-cat skiing, mono-skiing and ski bobbing;
 - ii) ice skating and curling;
 - iii) bobsleighbing, luge, tobogganing and snow mobiling;
 - iv) cross country skiing on locally recognised tracks; and
 - v) off-piste skiing and snowboarding with a qualified instructor;
- c) more than 28 days winter sports cover in any one **period of insurance**;
- d) the policy **excess**.

SECTION J

Disaster cover

Disaster cover

We will pay

Up to £5,000 for each insured person for the cost of necessary extra travel and accommodation to allow **you** to continue **your journey**, to return to the **UK** if **you** cannot continue **your journey**, or if **you** cannot stay at **your** pre-booked and pre-paid accommodation because of:

- a) fire, lightening, explosion;
- b) earthquake, tidal wave or avalanche;
- c) storm, hurricane, flood; or
- d) medical epidemic or pandemic.

We will not pay

- a) if **you** change your mind about travelling or continuing with **your journey** when the local or national authorities confirm that it is safe to stay;
- b) expenses **you** can recover from elsewhere;
- c) the policy **excess**.

SECTION K

Pet care

Pet care

We will pay

Up to £500 for each insured person if **your** return home is delayed and **you** incur extra costs in kennel or cattery fees as a result.

We will not pay for

Any claim not supported by official confirmation of the length and cause of the delay from the transport provider.

SECTION L

Golf cover

Golf cover

- up to £1,000 for each insured person for golf equipment;
- up to £400 for each insured person for the hire of golf equipment;
- up to £300 for each insured person for non-refundable green fees.

Important limits are shown below:

£400 is the most **we** will pay for hiring replacement equipment.

£300 is the most **we** will pay for any single item.

Please note the following:

- for accidental loss, theft or damage to golf equipment the amount **we** will pay will be the value at today's prices less a deduction for wear and tear and depreciation. **We** can decide whether to replace or repair the item;
- personal liability cover is extended to provide cover for injury, loss or damage caused by **you** using a golf buggy on a golf course.

We will pay

- for the loss or theft of, or damage to **your** golf equipment;
- up to £40 a day, up to a maximum of £400, for equipment hire if **you** are left without **your** equipment for more than 12 hours on **your** outward **journey** due to the equipment being temporarily delayed or sent to the wrong place;
- non-refundable green fees that **you** have paid or are under contract to pay if **you** need to cancel or curtail (cut short) **your journey** for any of the reasons listed under Section D – Cancellation or section E – Curtailment.

We will not pay

- a) the policy **excess**;
- b) unless **you** report the matter to the nearest police authority within 24 hours of discovering it and **you** get a police report in writing, claims for:
 - any loss or theft of golf equipment; or
 - deliberate damage to **your** personal possessions;
- c) for loss of, theft of, or damage to golf equipment:
 - whilst in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless **you** get a report in writing from them (known as a 'property irregularity report');
- d) for loss, or theft, from an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry;
- e) for loss, or theft, from **your** accommodation unless the accommodation has been securely locked;
- f) for loss, or theft of any golf equipment if left unattended in a place to which the public has or can get access; or
- g) for loss, or theft of any golf equipment if shipped as freight or under a 'bill of lading' (proof that a particular cargo has been loaded onboard ship);
- h) for any loss or damage caused by cleaning, repairing or restoring, atmospheric or climatic conditions, moths or vermin, electrical or mechanical breakdown;
- i) for any loss due to delay, detention, confiscation, requisition (seizure) or damage by customs or other officials or authorities.

SECTION M

Hijack

Hijack

We will pay

Up to £300 for each insured person for counselling once back in the **UK**.

What you are covered for

We will pay up to £300 for a consultation with a psychiatrist in the **UK** following **your** pre-arranged transport being hijacked for more than 24 hours. If injured during the hijack, **we** will also pay for **your** medical treatment under section B and £100 for each full 24-hour period that **you** are held hostage.

We will not pay for

Any claim where **you** fail to get an official report or letter from the transport provider/carrier or police confirming the length of time that **you** were delayed for due to the hijacking.

SECTION N

End supplier failure cover

Additional definitions applying to this section of cover only:

End supplier

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

Bond

A financial obligation from the bond issuer against certain liabilities arising from bondholder's bankruptcy. For example, the CAA's (Civil Aviation Authority) ATOL (Air Travel Organiser's Licence) requirement.

Booking agent or consolidator

A ticket distributor as opposed to actual **end supplier** of the service.

The Consumer Credit Act

Section 75 of this Act outlines that when **you** buy something using **your** credit card, **your** contract is with both the trader and the card issuer. The trader and the card issuer have equal liability for anything that goes wrong. **You** can therefore take action against either of them to get compensation. The legislation is restricted to goods sold for more than £100 and less than £30,000.

You are covered for

We will pay up to £7,000 in total for each **insured person** named on the booking invoice for:

1. Irrecoverable sums paid prior to **financial failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries, villas abroad & cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions all known as the **end supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure; or
2. In the event of **financial failure** after departure:
 - a) additional pro rata costs incurred by the **Insured Person(s)** in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements; or
 - b) if **curtailment** of the holiday is unavoidable - the cost of return transportation to the **United Kingdom**, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the **curtailment** of the travel arrangements.

Exclusions

We will not pay for costs arising from:

1. Travel or accommodation not booked within the **United Kingdom**, Channel Islands, Isle of Man or Ireland prior to departure.
2. Any **end supplier** for which any prospect of **financial failure** is known by the **Insured** or widely known publicly at the date of the **Insured's** application under this policy.
3. 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.
4. The **financial failure** of any travel agent, tour organiser, **booking agent** or **consolidator** with whom the **Insured** has booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused the **Insured** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the **financial failure** of an airline.

SECTION O

Withdrawal of services

Withdrawal of services

We will pay

Up to £1,000 for each insured person if **your** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities.

We will pay you the £50 for each complete 24 hours **you** are without these facilities.

We will not pay for

For any claim directly or indirectly resulting from:

- claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption;
- strike or industrial action, which was advised to **you** at the time **you** took out this policy;
- claims for services which were not available prior to any strike or industrial action.

SECTION P

Business cover staff replacement

Business cover staff replacement £10,000

We will pay

You or **your** employer up to £10,000 for each insured person if a claim arises under section C (Medical) which prevents **you** from going to a planned business meeting. **We** will pay the reasonable and necessary travel and accommodation expenses for a replacement **business associate** to travel from the **United Kingdom**, Isle of Man or Channel Islands to go to the meeting.

SECTION Q

Essential business samples and documents

Essential business samples and documents

We will pay

Up to £1,000 for each insured person for business samples and documents **you** do not own, which are lost, stolen or damaged during **your journey**.

We will not pay for

Any claim not reported to the police within 24 hours.

SECTION R

Hazardous activities

Hazardous activities – optional benefit

Cover under section R only applies if the appropriate hazardous activities premium has been paid prior to commencing **your** trip and **you** comply with the qualification criteria specified under the heading Operation of cover.

To arrange this additional cover, please call **us** on **0345 246 8859**.

Cover is not available for trips taken within **your** country of residence.

Under this section, the following activities are covered when they have been pre-booked and paid for in **your** country of residence prior to departure and where tuition by experts holding recognised relevant qualifications is provided:

- bobsleigh;
- off piste skiing and snow boarding (if **you** hold a recognised skiing qualification and will be skiing with another person at all times);
- ski doos and snow mobiles (Personal Liability Cover – in your Home insurance policy);
- tobogganing;
- bungee jump (one jump);
- hot air ballooning (organised excursion only);
- horse riding;
- high diving (recognised diving pool only);
- motor cycling on machines exceeding 125cc – provided **you** and all other riders have held a full clean motor cycle licence for at least three years and are accident and conviction free. In all cases, whether using a motorcycle as a rider or a passenger a helmet must be worn;
- mountaineering/rock climbing with ropes and guides (max limit 5,450m above sea level);
- polo;
- pre-organised sporting tournaments or events arranged by a recognised provider of the service (e.g. polo match);
- paragliding;
- scuba diving between 18m and 30m (if **you** hold a recognised diving qualification to this depth and will be diving with another person at all times);
- white water rafting or canoeing (up to Grade 5).

How to make a complaint

We understand that things don't always go to plan and there may be times when **you** feel **we've** let **you** down. If this happens, **we** want **you** to tell **us**. **We'll** do **our** best to put things right as soon as possible or explain something **we** could have made clearer.

We'd like **you** to speak to **us** about **your** problem by calling this number **0345 246 8859**. If **you'd** prefer to write to **us**, **you** can email ~ClientServices@directlinegroup.co.uk or send the letter to:

Select Premier from Direct Line
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support **you** and will aim to resolve most issues within three working days, following receipt of **your** complaint.

If **your** complaint can't be resolved within three working days, **we'll** contact **you** to let **you** know who will be dealing with it and what the next steps are.

We will keep in regular contact with **you**. **You'll** also receive the following written communication from **us** depending on how long it takes **us** to resolve **your** complaint.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach a resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation • the decision • next steps, if applicable It will also provide information about the Financial Ombudsman Service.

Independent Review

If **we** don't complete **our** investigations within 8 weeks of receiving **your** complaint or **you're** unhappy with **our** response, **you** may ask the Financial Ombudsman Service (FOS) to look at **your** complaint. This is a free and independent service. If **you** decide to contact them, **you** should do so within 6 months of **our** response letter. Referring **your** case to the Financial Ombudsman Service will not affect **your** legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: 0300 123 9123 or 0800 023 4567

Abroad: +44 20 7964 0500

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:
www.financial-ombudsman.org.uk

Details about our regulator

Direct Line insurance policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768** or **0300 500 8082**.

Financial Services and Markets Act

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website www.fscs.org.uk

Your right to cancel

If this cover does not meet **your** needs, please return all **your** documents within 14 days of receiving them to Select from Direct Line, Churchill Court, Westmoreland Road, Bromley, BR1 1DP. **We** will return any premium paid in full as long as no claims have been made on the policy during that time. If a claim has been made, **you** will not be entitled to a refund. For cancellation after the first 14 days, please refer to the General conditions section of the policy.

Monitoring and recording calls

We may monitor and record phone calls to improve **our** service and to prevent and detect fraud.

Your Credit Agreement

Your right to cancel your credit agreement

You have the right to cancel the credit agreement without giving any reason within 15 days of receiving it. If **you** would like to do this, please call **us** on **0345 246 8859** or email ~ClientServices@directlinegroup.co.uk. **You** will need to repay the outstanding balance under the agreement within 30 calendar days from the day **you** give **us** notice that **you** wish to cancel the agreement.

You can withdraw from this agreement at any time. **You** will continue to be covered under **your** policy as long as **you** pay the full premium, otherwise **your** insurance policy will also end.

**For more information about any
of the Select Premier products**

Call **0345 246 8859** or
visit **directline.com/select-premier**

We will also be happy to send you any of our brochures, letters
or statements in Braille, large print or audio, upon request.

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Churchill Court, Westmoreland Road, Bromley, BR1 1DP. Registered in England and Wales No.1179980.
U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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