

Direct Line Travel Insurance

This policy is evidence of the contract between us, Direct Line Insurance plc, and you, our policyholder.

We will provide insurance for those sections shown in the schedule during any period of insurance and under the conditions set out in this policy.

Read the policy, the schedule and any endorsement as one document. Any word or expression which has a particular meaning will have the same meaning wherever it may appear.

This contract is based on the information you have given us and, included in the proposal confirmation and declaration forms. You must tell us about any change in this information as soon as possible, otherwise you may not be covered.

Under European law, you and we may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority.



24 Hour Legal Advice

Call **(UK) +44 870 240 0285**

Or **0870 240 0285** in the UK

To register a claim on your return home

Call **0845 246 0415** for all other claims

8am-6pm Monday-Friday



p.t.o.

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Contents

Definitions	4
Important information	6
General conditions and exclusions	9
Insured activities	12
Section A – Personal belongings	13
Section B – Delayed personal possessions	15
Section C – Personal money	16
Section D – Emergency medical and travel expenses abroad	16
Section E – Emergency medical expenses in the UK	19
Section F – Cancellation of a journey	19
Section G – Cutting short a journey (Curtailment)	21
Section H – Personal accident	23
Section I – Personal liability	23
Section J – Delayed or missed departure	24
Section K – If you lose your passport	25
Section L – Legal assistance	25
Section M – Winter sports cover	27
Section N – Disaster cover	29
What to do if you need to make a claim	29
Your information	32

Definitions

Wherever the following words or expressions appear in your policy, they have the meaning given here unless we say differently.

Insured person/you/your Each person named in the policy schedule.

We/our/us Direct Line Insurance plc and our agents.

Abroad Outside the UK

Anticipated event Any event or occurrence which you or your immediate family knew would occur or could have reasonably expected to occur during your trip and which you or your immediate family were aware of at the time of booking the trip.

Assistance service The assistance company we have appointed to help you in cases of medical emergency, or if you need to cut short your journey, (curtailment) or other serious problems that may occur during your journey.

Cutting short a journey (Curtailment) Cutting short your journey because of a stay in hospital or because someone has fallen ill or died or for other reasons. If you need to cut short your journey or expect to have to extend your stay because of illness or injury, you must tell the assistance service immediately and before you make any arrangements

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

Emergency treatment Treatment or surgery for a medical emergency that the medical advisor confirms cannot wait until you return to the UK.

Endorsement Any special terms and conditions added to your policy.

Dangerous activity Any activity that is not listed in the policy schedule or in the 'Insured activities' section of the policy.

Geographical region The places covered as shown on the policy schedule.

Home Your permanent Home in the UK or the Channel Islands.

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 42 days that starts and ends during the period shown in the policy schedule. The journey can be for pleasure or business, but it must not involve manual work. It can be:

- a journey abroad within the specified geographical region that begins in the UK and ends when you return home; or
 - 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.
-

Legal costs The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value of your claim and how complicated it is. We will also pay

costs, which you are ordered to pay by a court or other organisation and any other costs we agree to in writing.

The most we will pay for all costs will be £50,000 for any claim or claims arising from any one incident.

Manual work Work that involves:

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

Medical advisor A senior medical officer appointed by the 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.

Pandemic Any illness, disease or medical problem spread over a very wide area, crossing international boundaries and affecting many people.

Period of insurance The period shown in the policy schedule.

Personal money Bank and currency notes, cash, travel and prepaid admission tickets, all held for your private use.

Personal belongings Each of your suitcases or items of luggage, their contents and items designed for you to wear or carry. This includes your valuables but does not include winter sports equipment.

Policy Your policy is made up of this policy booklet, the schedule and any medical letters and endorsements. You must read this policy as a whole.

Policyholder The first person named on the policy schedule.

Pre-existing medical condition A medical condition:

- that you received advice, medication or treatment for from a registered doctor or specialist during the 12 months before arranging this policy; or
- that was investigated, diagnosed or treated by a registered doctor or specialist after you arranged this policy and before you left on your journey.

Pro-rata refund A refund of part of the premium.

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

Schedule The document which identifies the policyholder and sets out details of the cover your policy provides.

Secure area The locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind which closes off the luggage area behind the rear seats.

Solicitor The solicitor or other suitably-qualified person we appoint to act for you under this policy.

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.

Trip length During the period of insurance the policy provides cover for any number of journeys of up to 42 days each, to a total of 120 days. These journeys must be within the UK or the geographical region shown in the policy schedule.

Unattended personal belongings Any personal belongings that you have left unattended, unless they are locked in your personal accommodation or the secure area of a motor vehicle and there is evidence of someone using force to break in.

UK England, Scotland, Wales, Northern Ireland and the Isle of Man. It does not include the Channel Islands.

Underwriter/underwritten Direct Line Insurance plc, the company who is insuring you under this Policy.

Valuables Photographic, audio, computer, video and electrical equipment of any kind (including CDs, Mini Discs, DVDs, TVs, electronic games, MP3 players, iPods, personal digital assistants (PDAs), video and audio tapes), telescopes, binoculars, sunglasses, glasses, spectacles, mobile phones, musical instruments, jewellery, watches, furs, leather goods, animal skins and items made of or containing gold, silver, precious metals or precious or semi-precious stones.

Winter sports equipment Skis, bindings, boots, poles, snowboards, ice skates and essential clothing that you own or hire.

Important information

Your right to cancel

Please read the policy carefully. If, after reading the policy booklet, you decide that this insurance is not suitable for you, please return your policy to the address shown on your policy schedule within 14 days of receiving it. As long as you have not taken any trips, or you have not made or intend to make any claim, we will cancel your policy and give you your money back.

Cancelling your policy

We can cancel this policy by sending you seven days' written notice to your last known address. You can cancel the policy by giving us seven days' notice in writing, as long as you have not taken

any trips, made any claim or intend to make one. We will not refund your premium unless you cancel the policy within 14 days of receiving it (see 'Your right to cancel').

Start and end dates

The following information applies to all sections apart from sections C (Personal money) and F (Cancelling a journey).

- When you are travelling either in the UK or abroad (to the geographical region shown on the policy schedule), cover starts from when you leave your home to start your journey and ends when you have completed that journey and returned home.

Both your departure and return dates must fall within the period of insurance for cover to apply to the whole of your journey.

Extending the period of insurance

If your return journey is delayed beyond the final day of the period of insurance for reasons beyond your control, you will still be covered for:

- up to seven days if the delay is caused by transport for which you have a ticket; or
- up to 30 days if the delay is caused by you falling ill or being physically injured. In this case we may extend your period of insurance for longer still if the medical advisor considers it is medically necessary.

Cancellation cover

If you book a trip that starts after your current policy ends, cancellation cover under section F of the policy will apply only up to the date your policy ends as shown on your policy schedule. Cover can only continue if you renew the policy on or before the expiry date.

Annual journey and geographical region

During the period of insurance the policy provides cover for any number of journeys of up to 42 days each, to a total of 120 days. These journeys must be within the UK or the geographical region shown in the policy schedule. 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.

You cannot extend your policy during the period of insurance to cover journeys outside the geographical region shown in the policy schedule. However, if your needs change, please call us on **0845 246 0489** and we will do our best to help you.

Excesses and limits of cover

• Excesses

You will have to pay a fixed amount (an excess) towards any claim you make under certain sections. These excesses are shown in your policy schedule. The excess applies separately to:

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

• Limits of cover

Certain limits apply to each section of the policy. These limits are shown in the policy and on your policy schedule.

Insured activities

Please phone us on **0845 246 0489** if:

- you are taking part in an activity which is not listed in the 'Insured activities' section of this policy; or
- the main purpose of your holiday is to take part in a particular activity and that activity is not shown on your policy schedule.

Foreign and Commonwealth Office

The policy does not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign and Commonwealth Office (phone **020 7008 0232** or **0233** or visit their website at **www.fco.gov.uk**).

Medical conditions

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on **0845 246 0415** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

Family travel

This policy provides cover for all insured adult members of the family travelling independently or together with insured children. The policy also provides cover for insured children travelling without the policyholder on trips organised by schools or recognised organisations that are supervised by adults.

How to complain

If you ever feel that we have not kept our promise, we will do everything possible to deal with

your complaint quickly and fairly. The easiest way to complain is to give us a call. If you have a complaint about a claim, please call our Claims Department on the number shown on your travel claims documents. For all other complaints, please phone us on **0845 246 0489**.

If you want to write and your complaint is about a claim, please write to the Head of Incident Services at the address shown on your claims documents. Please send all other complaints to the Head of Sales and Customer Service at the address shown on your schedule. This will help us to deal with your complaint quickly.

Our staff will try to deal with your complaint immediately. If this is not possible, we will acknowledge your complaint within five business days of receiving it. If we cannot solve your complaint within four weeks of receiving it, we will write and let you know the reasons why and the action we will take.

If we cannot solve our differences, we will send you a 'final response' letter. You can then take your complaint to the Financial Ombudsman Service (FOS). They will then liaise with us for you and tell you their decision. Contacting the FOS does not affect your right to take legal action against us. Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Phone: **0845 080 1800**.

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority (FSA). Registration number 202684. You can visit the FSA website, which includes a register of all regulated firms, at **www.fsa.gov.uk/register**, or you can phone the FSA on **0845 606 1234**.

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 100% of the first £2,000 and 90% of the remainder of the claim, without any 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 at **www.fscs.org.uk**

'Demands and needs' statement for travel policies

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

General conditions and exclusions

These apply to all sections of the policy. There are also additional conditions and exclusions that apply to individual sections of the policy.

1. Conditions

A. We will not pay any claims under this policy unless you meet the following conditions.

1. You are a resident of the UK and aged 64 or under at the start date of the policy.
2. You do all that you reasonably can to avoid accidents, injury, loss or damage.
3. You tell the police or the carrier as soon as reasonably possible about any incident that may

lead to a claim under this policy. For losses under sections A, C and K of this policy, you must report full details of the incident within 24 hours.

4. You must tell us about any claim within two months of the incident.
5. You must pass on to us immediately every writ, summons and other document you receive in connection with a claim.
6. You must give us all the information, original documents (we cannot accept photocopies) and help that we need at your own expense. This includes medical certificates and details of your household insurance and any other insurance that may cover a claim under this policy.
7. You must not admit liability, or offer or promise to pay anyone without our written permission.
8. You must travel only to the geographical region shown in your policy schedule.
9. No journey must last for more than 42 days and your total journeys during the period of insurance must not add up to more than 120 days in all. (This includes 22 days winter sports cover if you have paid the relevant premium.)
10. You must not take part in any dangerous activities or manual work.

B. We have the right to do the following.

1. We can reject any claim which is in any way connected with a pre-existing medical condition that:
 - you suffer from; and
 - you did not tell us about; and
 - we did not agree cover for it in writing.
2. We can reject any claim that is in any way fraudulent. If this happens we will cancel your policy and have no liability to pay claims.
3. We can take legal action in your name but at our expense to recover any payment we have made under the policy.
4. We can cancel all benefits under the policy for a journey if we have made a payment under Section F or Section G for that journey, other than Section L.
5. We can keep your premium unless you return the policy to us within 14 days of receiving it. We will refund your premium only if:
 - you return it within 14 days; and
 - we receive it before the departure date of your first journey; and
 - you have not taken any trips, or you have not made or intend to make any claims.
6. We can cancel your cover from the start of the policy if you do not pay the premium.
7. We can ask you to pay an extra premium, add conditions to the policy or exclude cover for medical conditions if you are diagnosed with any new medical conditions during the period of insurance. If we cannot provide cover for the medical condition diagnosed after

you paid for the policy, or if you do not want to pay the extra premium, you can call us on **0845 246 0415** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

8. We can use your unused travel tickets if you cancel your journey or return home early.
9. We can cancel the policy if you give us false information or withhold information that could affect this policy.

C. Automatic renewal

1. If you have taken advantage of our automatic renewal service we will keep your payment details so we can continue to deduct premiums when we renew your policy. Each year we will write to you in advance to remind you that this is happening. If you do not want to renew this policy, all you need to do is call our customer priority number on **0845 246 0489** to let us know before the renewal date.

2. Exclusions

A. We will not pay for any loss under this policy in connection with or caused in any way by:

1. war or hostilities, civil unrest or travel to a destination where the Foreign and Commonwealth Office has advised against 'all travel';
2. the legal action of Customs or any government officials or authorities of any country;
3. ionising radiation or radioactive contamination caused by nuclear fuel or waste, or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment;
4. you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, sexually transmitted diseases, insanity, alcohol or drugs or solvent abuse;
5. your duties as a member of the Armed Forces;
6. you breaking the law or being dishonest;
7. you travelling in an aircraft (other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft);
8. you using a two-wheeled motor vehicle as a rider or a passenger unless you are wearing a helmet, and unless the rider holds a full UK motorcycle licence;
9. any form of industrial action, strike or failure of public transport that was announced on television, news bulletins or in the press before you booked a trip and bought this insurance;
10. terrorism. This exclusion does not apply to Section D – emergency medical and travel expenses abroad, Section E – emergency medical expenses in the UK or to Section H – Personal accident except where nuclear, chemical or biological weapons, devices or agents are used; and
11. any claims or costs caused by you climbing, jumping or moving from one balcony to another, regardless of the height of the balcony.

B. We will not pay for:

1. any losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost whilst on a trip;
2. any loss caused by currency exchanges;
3. any loss or damage more specifically insured by another policy;
4. your expenses in providing any certificates, information or evidence which we need.
However, if you are claiming for physical injury or illness, we may ask for, and will pay for, you to have a medical examination. We may also ask for, and pay for, a post-mortem examination if any insured person dies.

The Policy

The following sections explain the cover provided by your policy during the period of insurance. This cover is set out in your policy schedule together with any excesses, limits or endorsements.

Insured activities

You are automatically covered to do the following non-contact sports if your hotel, holiday organiser or a recognised provider of the service has arranged them.

Aerobics	Scuba diving (to 18 metres)
Archery	Skateboarding
Badminton	Snooker, pool and billiards
Basketball	Snorkelling
Beach games	Squash
Bowls	Surfing
Cricket	Swimming (in pool or on inland waters or coastal waters within a 12-mile limit from land)
Cycling (but not BMX and mountain bikes)	Table tennis
Fell walking, rambling and trekking	Tennis
Fishing	Volleyball
Horse riding (but not jumping)	Water-skiing (only on inland waters or coastal waters within a 12-mile limit from land)
Ice-skating (rink only)	Windsurfing (only on inland waters or coastal waters within a 12-mile limit from land)
Parascending (towed by boat)	Yachting, boating, sailing and rowing (only on inland waters or coastal waters within a 12-mile limit from land)
Rafting, canoeing and kayaking (including white water up to grade 3)	
Roller skating	

Please phone us on 0845 246 0489 to arrange cover if:

- you are taking part in an activity which is not listed above; or
- the main purpose of your journey is to take part in a particular activity; or
- if you are taking any sports equipment away with you such as tents, golf clubs, surfboards or fishing rods, please call us to make sure that you are fully covered.

Conditions

- The activities must be carried out in a safe and professional way. If appropriate, they should be supervised by a qualified person or arranged through a recognised provider of the service.
- You must not act irresponsibly or put yourself in needless danger.

Exclusions

- We will not pay for any claim that is the result of you taking part in an insured activity:
- as a professional in that activity; or
- against local warning or advice.

Section A – Personal belongings

This section only applies if it is shown on the policy schedule and you have paid the relevant premium.

There are limits in this section that may not be enough for expensive items such as jewellery and photographic or video equipment. However, you can usually insure these items separately under the 'All risks' extension of your home insurance.

Be aware!

You must look after your personal belongings, in particular your valuables and your personal money.

- You should carry these items on you or secure them in baggage which stays with you at all times (not in suitcases to be checked in).
- Or, you should leave them in your locked personal accommodation, a locked safety deposit box or a locked safe.
- You should never leave valuables or personal money on a beach or under a towel or sunbed, no matter how well hidden.
- You should not leave them in an unattended pushchair or buggy or in unattended coats or jackets. If you may hand these to someone else, for example, in a restaurant, you should first remove any items of value.

If you do not take reasonable steps to protect your property, we may not pay your claim.

We will pay you up to a total of £1,500 for your personal belongings if they are damaged, lost, stolen or destroyed while on your journey.

- The single item limit for personal belongings is £250.
- The total limit for all your valuables is also £250.

Conditions

- You must keep your tickets and luggage tags and report any loss or theft within 24 hours to the police or to carriers if the loss or damage has happened during the journey. You must also get a police report form or a carrier's property irregularity report form within seven days.
- You must meet the carrier's conditions of carriage.
- You must not abandon any property to us.
- You must provide receipts for any lost or stolen items you are claiming for. These receipts must show the price of the item and the date and place you bought it.

Exclusions

We will not pay for loss, theft, breakage or damage to:

- valuables carried in suitcases or other luggage unless they are with you at all times;
- valuables which are not with you, locked in your personal accommodation or stored in a locked safety deposit box or locked safe;
- valuables left in an unattended motor vehicle;
- personal belongings which you have left unattended, unless they are locked in your personal accommodation or the secure area of a motor vehicle and there is evidence of someone using force to break in;
- valuables left in a hotel courtesy store or storage room;
- films, tapes, cassettes, cartridges or discs that you have recorded on, other than for their value as unused material;
- food items, bottles or cartons and their contents, and any damage caused by these items;
- contact and corneal lenses, hearing aids and dentures;
- personal belongings caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process;
- sports equipment in use;
- anything shipped as freight;
- winter sports equipment; and
- property which is specifically insured by another policy.

We will not pay for cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.

Settling your claim

For each item of your personal belongings that is lost or damaged during your journey, we will decide whether to:

- pay the cost of replacing it or part of a set as new; or
- replace the item or part of a set as new; or
- pay the cost of repairing the item or part of a set; or
- make a cash payment to you.

We will decide which of the above options is most suitable. We will not pay the cost of replacing any other pieces that form part of a set.

Wear and tear

We will take an amount from any claim we pay to allow for wear and tear. This applies to claims involving:

- clothing (including sports clothing); and
- any item or part which is not replaced or repaired.

Excess

Please see your policy schedule.

Section B – Delayed personal possessions

This section only applies if it is shown on the policy schedule and you have paid the relevant premium.

We will pay up to £100 for any essential personal belongings which you reasonably need to buy if you have to wait more than 12 hours for baggage that the carrier has temporarily lost on the way to your holiday destination.

Conditions

- If your personal belongings are not found, we will take any amount we pay under this section from the amount we pay for your final claim for lost personal belongings under Section A of this policy. We will need to see the receipts for any replacement items that you buy.

Exclusions

We will not pay:

- for any claims where the delay to your personal belongings happens when you are on your return journey (going home).

Section C – Personal money

This section covers your personal money against loss or theft. If you make a claim, you will need to provide evidence that you had the personal money, so please keep any receipts you have.

If your personal money is lost or stolen and you report it to the police, we will pay a single emergency cash advance of up to £100 for each insured adult. You must then repay this amount to us when you return home or we can take it from the amount we pay for your claim. We will not offer a cash advance under any other circumstances.

Please note the advice given under the heading 'Be aware!' in Section A – 'Personal belongings', as it applies to this section also. Please see page 13.

We will pay you up to £500 if your personal money is lost or stolen on your journey or during the 72 hours immediately before your departure.

- The cash or bank note limit is £250.

Conditions

- You must report any loss to the police within 24 hours of discovering it and you must get a written police report.
- If we ask, you must show us confirmation of the amount of the foreign currency. In the case of sterling, you must provide documents to prove that you had the personal money.

Exclusions

We will not pay for:

- the loss or theft of personal money unless you were carrying it with you or there is evidence that someone has broken into your safety deposit box or locked personal accommodation;
- the loss or theft of personal money in the form of travellers' cheques or credit cards; or
- the loss or theft of personal money left in a hotel courtesy store or storage room.

Excess

Please see your policy schedule.

Section D – Emergency medical and travel expenses abroad

This section allows you to receive essential emergency medical treatment if you fall ill or are injured in an accident while you are abroad. You can then either continue with your journey or, if medically necessary, be brought back to your home in the UK for further medical treatment.

If you need more than simple outpatient treatment of the sort that you can pay for locally and claim back once in the UK, you should call the assistance service for help and advice. Please beware of excessive treatment charges and remember that this is not private health

insurance. If you are in any doubt, please call us for advice. You can find the phone numbers for the assistance service on page 30 of this booklet.

You must tell the assistance service immediately if you are likely to be admitted to hospital for any reason. Many hospitals will not begin treatment until the costs have been guaranteed. If your condition is serious, we will bring you home to the UK as soon as the medical advisor considers that you are fit enough to travel safely.

Remember:

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on **0845 246 0415** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

We will pay costs of up to £5,000,000 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:

1. usual, reasonable and necessary emergency expenses for medical, surgical and hospital charges (including emergency dental treatment to treat sudden pain only);
2. the cost of returning you to the UK;
3. economy travel and accommodation expenses of up to £2,000 (including a daily allowance of £25 a day for meals, phone calls and travel) for one person, who is a resident of the UK, to stay with or travel to and stay with you;
4. a daily allowance of £25 a day for meals, phone calls and travel after you are discharged from hospital and before we bring you back to the UK; and
5. up to £2,500 for funeral expenses abroad or for the extra costs of returning your remains to your home in the UK.

You must provide us with valid receipts for both 3 and 4 above.

Conditions

- You must not be travelling against medical advice or specifically to get medical treatment.
- You must not have been diagnosed with a terminal illness before travelling.
- You must not be waiting for medical treatment as a hospital inpatient or day-patient before we issued this policy unless we know about it and have accepted it in writing.
- You must give our assistance service full details as soon as you know of a medical emergency.
- You must accept our decisions about the most suitable, practical and reasonable solutions to any medical emergency.

Exclusions

We will not pay for any claim directly or indirectly resulting from:

- treatment or help provided in the UK;
- 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;
- surgery or medical treatment that the medical advisor believes is not essential and could wait until you return to the UK;
- 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 booking or taking your trip, about whether or not it was appropriate to travel;
- an anticipated event.
- treatment or help which the medical advisor believes was provided after you first became able to return to the UK;
- the extra cost of single or private accommodation in a hospital or clinic;
- any expenses 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.
- any expenses which we have not agreed to for inpatient treatment or bringing you home;
- medication which you need at the time of your departure and which you know you will have to continue abroad;
- dental work involving the use of precious metals;
- treatment or services provided by a spa, nursing home or rehabilitation centre;
- the standard of medical treatment you received from the medical service provider;
- the medical service provider not providing any necessary treatment;
- you not getting necessary emergency medical treatment; and
- the cost of phone calls, faxes or other telecommunications unless we agree otherwise, other than those covered under Section D, points 3 and 4, or for the cost of the initial call to the 24-hour Emergency Assistance Service.

Excess

Please see your policy schedule.

Section E – Emergency medical expenses in the UK

We will pay for the following expenses if you become physically ill or are injured on a journey within the UK.

1. Up to £2,000 for transport and accommodation expenses (including a daily allowance of £25 a day for meals, phone calls and travel) for one person who is a resident of the UK, to stay with or travel to and stay with you on the advice of our medical advisor. (You must provide us with valid receipts for these expenses).
2. Up to £2,000 for you to be transferred by ambulance to a hospital nearer to your home.
3. Up to £1,000 to return your remains to your home if you die.

Conditions

- You must not travel against medical advice.

Exclusions

We will not pay for:

- 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.
- the cost of phone calls, faxes or other telecommunications unless we agree otherwise, other than those covered under Section E, point 1, or for the cost of the initial call to the 24-hour Emergency Assistance Service.

Excess

Please see your policy schedule.

Section F – Cancellation of a journey

Start and end date of cover

Cancellation cover starts on the date shown on your policy schedule and ends on the day that you leave on the journey. However, this applies only as long as both the departure date and return date fall within the period of insurance. If you book a trip that starts after your current policy ends, cancellation cover will apply only up to the date your policy ends, as shown on your policy schedule. Cover can be continuous only if you renew the policy on or before that date.

If you have to cancel your journey, we will pay you up to £5,000 for your personal accommodation and transport charges that you cannot get back from any other source. (This includes up to £150 for excursion charges paid in advance in the UK.)

This cover applies when you have to cancel a journey 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.

The cover also applies if:

1. when you are travelling, you or a companion your travel depends on are needed:
 - in the UK as a witness in court or for jury service and a court official has refused to postpone it; or
 - by a relevant authority to stay at home following a serious burglary, fire, storm or flood damage to your home occurring within seven days of the start of your journey;
2. you are being made unemployed or having your contract ended early if you are self-employed;
3. your pet dog or cat requires emergency life-saving treatment as a result of an accident or illness within seven days of the start of your journey;
4. 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;
5. you decide to abandon your journey after a delay of more than 12 hours from the specified time shown on your itinerary; or
6. the Foreign and Commonwealth Office advises against 'all travel' to your intended destination during the period of your journey.

We will also pay cancellation costs as above if you are advised not to travel, for any reason, by your medical practitioner. The necessary supporting evidence (a medical certificate) will be required.

If you booked your flight with Air Miles we will pay for the cost of an equivalent flight that you must take within three months from the date of loss. Please note that if we agree to settle your claim, we will send you a cheque and you, not us, will be responsible for booking or arranging the new flight.

We will only pay the charges that would have applied at the time you first became aware of the need to cancel, if you have a valid claim.

Conditions

- Neither you, nor anyone else the journey depends on, must have been diagnosed with a terminal illness before the journey was booked.
- You must not be waiting for medical treatment as a hospital inpatient or day-patient before booking any journey unless we know about it and have agreed it in writing.
- 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 unemployed and are not registered for work with the employment service. If you are self-employed and your contract is ended early, you must provide written evidence from the person ending the contract as well as a copy of the contract.
- You must provide us with a cancellation invoice, your unused tickets and ticket receipts.
- If you cancel because of illness, you must provide us (at your expense) with medical information

confirming that you saw a registered doctor as well as clearly stating the medical reasons for cancelling.

- After you have paid for this policy, you must tell us if you are diagnosed with:
 - any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
 - any type of cancer;
 - any joint and bone condition;
 - any gastrointestinal (stomach) condition; or
 - diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on **0845 246 0415** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

Exclusions

We will not pay for claims caused by:

- you not having the correct passport or visa;
- the actions or failure of any transport or accommodation provider or their agent, or any person acting as your agent or your conference organiser;
- you not wanting to travel or not enjoying the journey;
- the transport operator or their agents refusing 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;
- 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 booking or taking your trip, about whether or not it was appropriate to travel;
- an anticipated event; or
- unemployment that you were aware of before you booked the journey.

Excess

Please see your policy schedule.

Section G – Cutting short a journey (Curtailment)

This section covers your extra expenses if you have to cut short your journey because of a stay in hospital, because someone has fallen ill or died or for other reasons listed below.

If you need to cut short your journey or expect to have to extend your stay because of illness or injury, you must tell the assistance service immediately and before you make any arrangements.

If you have to cut short your journey, we will pay you up to £5,000 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 in advance in the UK.)

This cover applies when you have to cut short a journey because of:

1. the death, 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; or

2. when you are travelling, you or a companion your travel depends on are needed:

- in the UK as a witness in court or for jury service and a court official has refused to postpone it; or
- in the UK by a relevant authority following a serious burglary, fire, storm or flood damage to your home.

Conditions

- You must not be travelling against medical advice or specifically to get medical treatment.
- You must not have been diagnosed with a terminal illness before travelling.
- You must not book a journey if you know of any reason why you may have to cut it short.
- You must give the assistance service full details as soon as you know of any incident which may lead you to cut short your journey.
- You must accept our decisions about the most suitable, practical and reasonable solution to the problem.

Exclusions

We will not pay for any claim resulting from:

- you not wanting to travel or not enjoying the journey;
- weather conditions at your journey destination;
- the transport operator or their agents refusing 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;
- 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 booking or taking your trip, about whether or not it was appropriate to travel;
- an anticipated event;

- extra or unused travel or accommodation costs to your destination or home if you have cut short your journey (curtail);
- travel or accommodation expenses which the assistance service has not agreed to;
- any incident where you do not have a medical certificate from the doctor treating you abroad which says that you need to return home early;
- unemployment that you were aware of before you booked your journey or before you bought your insurance; and
- the cost of unused original travel tickets where the assistance service has arranged and paid for you to come home early.

Excess

Please see your policy schedule.

Section H – Personal accident

If you are physically injured on a journey and the injury is caused by violent, visible, external and accidental means only, we will pay you or your legal representatives one of the following benefits.

- **Benefit 1** – up to £10,000 if your injury leads to death or total and permanent loss of sight or physical loss of limb.
- **Benefit 2** – up to £25,000 if you are permanently disabled and cannot carry out any paid work at all after two years from the date of the accident because of this injury.

Exclusions

We will not pay:

- more than one benefit for the same incident; and
- more than £1,500 under benefit 1 if you are under 16 years of age at the time of the accident.

Section I – Personal liability

If we agree in writing, we will pay up to £2,000,000 per policy that you are legally responsible for as a result of an incident you have caused during a journey that leads to:

1. death or physical injury to any person; or
2. accidental loss of or damage to property that:
 - does not belong to you or any member of your family; or
 - is not in the charge or control of you or a member of your family.

We will not pay for any costs we have not agreed in writing.

We can take over and defend or settle in your name any claim made under this policy.

Exclusions

We will not pay claims that result from:

- your deliberate actions or failure to act;
- your job or that of a member of your family;
- an agreement unless the liability would have existed without that agreement;
- claims made by your family or an employee of you or your family, another insured person or a travelling companion;
- you owning, handling or looking after any animal;
- you acting as the leader of a group taking part in an activity; or
- you owning or using a firearm, an aircraft, or a horse-drawn, waterborne, motorised, mechanical or towed vehicle.

Excess

Please see your policy schedule.

Section J – Delayed or missed departure

Part one – If your departure is delayed

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 you:

1. £20 for the first 12 hours' delay and £10 for every following full 12 hours' delay (up to a maximum of £200); or
2. cancellation costs (see section F) if, after the first 12 hours' delay, you decide to abandon the journey before leaving the UK.

Part two – If you miss your departure

We will pay you up to £600 for extra accommodation (room only) and transport charges (of the same value and standard of those previously booked) that are necessary if you arrive at your departure point too late to board your booked transport and this is because:

1. the public transport taking you to your departure point is not running to timetable; or
2. the private car taking you to your departure point is involved in an accident or breaks down.

Exclusions

We will not pay for any claim:

- which is the result of you failing to check in at the departure point as instructed in your travel itinerary;
- unless you have written confirmation from the carrier or their agents showing the scheduled and actual departure times for your journey;
- if your delay in getting to the departure point was caused by industrial action which started or was announced before you bought the travel tickets or got confirmation of your booking;
- arising from any form of industrial action, strike or failure of public transport that was announced on television, news bulletins or in the press before you booked a trip and bought this insurance;

- if your private car was not fully roadworthy before breaking down on the way to your departure point; and
- if you missed your departure because of heavy traffic or road closures, and you did not leave enough time to reach your departure point, and you did not use public transport.

Excess (Part two only)

Please see your policy schedule.

Section K – If you lose your passport

If you lose your passport during a journey, we will pay you up to £250 for reasonable extra travel and accommodation costs abroad while you arrange a replacement.

Exclusions

We will not pay for any claim unless you report the loss to the police or British Consular Representative within 24 hours of discovering it.

Section L – Legal assistance

The 24-hour phone number for practical UK legal advice in connection with your journey and for reporting a legal assistance claim is **0870 240 0285 (+44 870 240 0285 from abroad)**.

We will pay

1. Up to £50,000 for legal costs to help you claim damages or compensation:

- for injury, illness or death, which happens during your journey; or
- following a dispute about an agreement you have for your journey.

2. Up to £250 for the first consultation that you arrange with a local solicitor if you are arrested or held by authorities during your journey.

We will only pay for legal assistance if:

- any legal proceedings are carried out within the UK or within the geographical region by a court or other organisation that we agree to; and
- it is always more likely than not that you will be successful with your claim.

What is not covered

We will not pay:

- to defend your legal rights in claims against you;
- any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
- for actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);

- legal costs and expenses that arose before we agreed to support your claim;
- claims reported more than 180 days after the date you knew about or should have known about the incident leading to the claim;
- legal costs if you stop or settle a claim, or withdraw instructions from the solicitor, without good reason. If this applies, you will then have to refund any costs and expenses we have paid or agreed to pay during your claim; and
- any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation.

Conditions

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

You must do the following:

- give us full details of your claim and any other information that we or the solicitor ask you for;
- tell us about any developments affecting your claim;
- tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- tell us if anyone makes a payment into court or offers to settle your claim;
- try to get back costs that we have to pay, and pay them to us;
- get our agreement in writing before you try to negotiate or settle a claim; and
- co-operate fully with the solicitor and us, and not do anything that might harm your claim.

If we ask, you must tell the solicitor to give us any documents or information that they have or know about.

Appointing a solicitor

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.
- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (ask us if you want a copy).
- You must not agree any charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them

without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with our claim.

We can do the following

- Contact the solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Disputes

You have the right to refer any disagreement between you and us to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the UK or geographical region whose law governs this section of the policy. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration. You may also refer any disagreement between you and us to the Financial Ombudsman Service, which is a service offered to you free of charge. (See page 8 for details of our complaints procedure.)

Section M – Winter sports cover

This section only applies if it is shown on the policy schedule and you have paid the relevant premium.

This section covers you for up to 22 days during the period of insurance. It covers you for:

- on-piste snowboarding, skiing, snow-cat skiing, mono-skiing and ski-bobbing;
- ice-skating and curling;
- bobsleighing, luge, tobogganing and snow-mobiling;
- cross-country skiing on locally-recognised tracks; and
- off-piste skiing and snowboarding with a qualified instructor.

You are also covered under Section D – Emergency medical and travel expenses abroad – if you are injured or fall ill while taking part in winter sports.

Part one – Equipment

We will pay you up to £500 for your winter sports equipment if it is damaged, lost or stolen on your journey.

- The most we will pay for a single item, pair or set is £250.

Conditions

- You must get a property irregularity report from the carrier if your equipment is damaged during the journey.

If your equipment is lost or stolen, you must report it to the police within 24 hours and get a police report.

Exclusions

We will not pay for loss, theft, breakage or damage to winter sports equipment that is:

- left unattended, unless it is in a recognised secure place or in the secure area of a motor vehicle which someone has broken into; or
- more than five years old.

Wear and tear

We will take an amount from any claim we pay to allow for wear and tear to the equipment or clothing.

Part two – Essential replacement items

We will pay you up to £25 a day (to a total of £300) for equipment that you reasonably need to hire if your own equipment is lost, stolen or accidentally damaged. This includes where you have to wait for more than 12 hours because your equipment has been lost or delayed during the journey. We will also pay for damage to your own equipment during the journey.

Part three – Lost passes and fees

We will pay up to £250 for the unused part of passes, hire or tuition fees for which you cannot get a refund if:

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

Part four – If the piste closes

We will pay you up to £20 a day (to a total of £200) to travel to another resort and pay for another ski pass if the piste and all the ski lifts in your resort close for more than 24 hours.

Exclusions

We will not pay any claim for piste closure if you took out this insurance less than 14 days before your departure or if you do not travel to an alternative resort after the piste closes.

Part five – If your departure from the resort is delayed

We will pay you £20 a day (to a total of £200) for reasonable accommodation and food if your departure is delayed because transport cannot reach you in bad weather. If you cannot change your return travel tickets to the UK and have to buy others, we will pay up to £200 for your alternative return transport to the UK.

Exclusions (Parts one to five)

We will not pay:

- any claim made outside the recognised skiing season in the ski resort where the loss takes place; and
- any claim unless you booked your holiday before you left the UK.

Excess (Part one only)

Please see your policy schedule.

Section N – Disaster cover

The most we will pay for each claim is £1,000. This is a new section of cover and is not shown on your schedule. The excess is £35 for each person.

If, during your trip, you can no longer stay at your pre-booked and prepaid accommodation because of:

- fire;
- lightning;
- explosion;
- earthquake;
- tidal wave;
- storm;
- avalanche;
- hurricane;
- flood; or
- medical epidemic or pandemic.

we will pay the necessary extra travel and accommodation expenses to allow you to continue with your trip, or return to the UK if you cannot continue with your trip.

Exclusions

We will not pay for any claim directly or indirectly resulting from:

- you changing your mind to travel or continue with your trip when the local or national authorities confirm that it is safe to stay; or
- expenses you can recover from elsewhere.

See also the 'General exclusions' and 'General conditions' sections.

Conditions

You must send us:

- the original booking invoices and travel documents showing the dates and times of travel; and
- written confirmation of the disaster from the local or national authority of the area where it happened.

What to do if you need to make a claim

If something happens during the period of insurance, you must follow the procedures below.

CANCELLATION CLAIMS – phone 0845 246 0415.

You must tell us immediately of any reason that may lead to you making a claim.

FOR 24-HOUR ASSISTANCE WHILE YOU ARE ABROAD, PLEASE CALL THE ASSISTANCE SERVICE ON THE NUMBERS BELOW.

For assistance in North and South America or the Caribbean:

From USA and Canada  **ASSURED ASSISTANCE INC.**

Phone free on I 877 350 6968

Fax free on I 888 298 6340

Phone and fax from South and Central America

Phone collect (Canada) 905 816 2565

Fax (Canada) 905 813 4719

From the Caribbean

Phone collect (Canada) 905 816 2565

Fax (Canada) 905 813 4719

For assistance anywhere else in the world:

Phone (UK) +44 870 241 4628

Fax (UK) +44 1252 740 110

Serious medical emergency or cutting short a journey (curtailment)

Contact the assistance service as soon as possible. Where reasonably possible, you must contact the assistance service before you go to a doctor or hospital to receive emergency treatment. Give the assistance service your name, policy number, address, contact number abroad and the name and phone number of the doctor or hospital treating you (if you are already at a hospital).

The 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.

The assistance service will talk to the medical service provider and arrange to pay your insured

expenses direct if possible. The assistance service will ask the medical service provider to bill all insured medical expenses direct to us, not to you. Please keep receipts for any expenses you pay. All heart or circulatory procedures, including invasive or aggressive treatment, must be approved in advance by the medical advisor and assistance service.

Please beware of excessive treatment charges. If you are in any doubt, please call us for advice or ask someone else to call us for you.

If your condition is serious, the assistance service will arrange for you to be brought home to the UK as soon as the medical advisor considers that you are fit enough to travel safely. If the assistance service decides you are medically able to return to the UK and you choose not to return, we will not pay any extra expenses for your continued treatment and care or medical complications following emergency treatment.

This is not private medical insurance. If you need emergency treatment, you must tell the assistance service immediately otherwise we may not be able to pay your medical expenses.

When you return home – phone 0845 246 0415.

For all other claims (other than legal expenses) under this policy, you should call Direct Line Travel Claims when you get home. We will take details of your claim over the phone and may send you a claim form to fill in. We will also ask you to send us certain documents to support your claim.

For legal assistance claims, call Direct Line on **0870 240 0285** for help from our specialist staff.

Personal belongings and personal money

You must report all losses to the police within 24 hours and get a written report from them. You should also report the loss to your holiday representative and accommodation manager where appropriate. If something is lost or damaged during your journey, you should report it to the carrier and get a property irregularity report form from them. Please keep your tickets and baggage check-in labels.

If your baggage is delayed, please get written confirmation of the length of the delay from the carrier. You must also keep the receipts for anything you have to replace while waiting for your baggage.

We will need to see receipts for any lost or stolen items you are claiming for. These receipts must show the price of the item and the date and place you bought it.

If you are claiming for lost personal money, we will need to see foreign currency exchange receipts or, for sterling, documents to prove that you withdrew the personal money before your departure.

Settling claims

If the documents you provide to support your claim do not include the currency exchange rate used, we will work out how much to pay you using the Royal Bank of Scotland exchange rates that applied on the date of the loss.

Personal liability

You must never admit liability or take any action without our permission.

Please let us know immediately about any developments relating to your claim. You must provide us with full details and any supporting evidence you have.

If your departure is delayed

You must get written confirmation from the carrier confirming the reason for the delay and the length of the delay, including actual departure times.

Personal accident

We will need to see a medical certificate from the doctor treating you.

If someone insured by this policy dies, we will need to see a copy of the death certificate and any other relevant documents.

If you lose your passport

We will need to see a letter or receipt from the British Embassy or Consulate where you report the loss. You must also keep receipts for any costs you have to pay while arranging a replacement passport.

Winter sports

We will need to see a medical certificate from the doctor treating you.

If the piste is closed, we will need a written report from a recognised authority to confirm that all the ski lifts had to be closed.

Your information

Who we are

Direct Line Travel Insurance is underwritten by Direct Line Insurance plc.

You are giving your information to Direct Line Insurance plc who are members of The Royal Bank of Scotland Group (The Group). In this Information statement 'we' 'us' and 'our' refers to Direct Line Insurance plc unless otherwise stated.

For information about our group of companies please visit **www.rbs.com** and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our services, systems and relationships with you;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

where we have your permission; or

where we are required or permitted to do so by law; or

to credit reference and fraud prevention agencies and other companies that provide a service to us or you; or

where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations. From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions).

We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Credit Reference Agencies

To assess your insurance application and the terms on which cover may be offered, we may obtain information about you from credit reference agencies to check your credit status and identity. The agencies will record our enquiries. This will not affect your credit standing.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.