Welcome to Direct Line

Thanks for taking travel insurance with Direct Line, underwritten by U K Insurance Limited.

This policy booklet provides all the details you need to know about your insurance.

Happy travelling!
Policy conditions

Important information

Your travel insurance contract is made up of
• these policy conditions
• your schedule
• your proposal confirmation.

What you need to do
• Please read this policy booklet and your schedule to make sure you know exactly what your insurance covers.
• Check your proposal confirmation and your schedule, which sets out the information you have given us, carefully.
• If you think there is a mistake, or if you need to make changes, you should tell us immediately.
• If you don’t give us correct information, or if you don’t tell us about any changes:
  – your policy may be invalidated
  – we may reject your claim
  – we may not pay your claim in full.

Medical conditions

Your travel insurance covers you for medical emergencies while you are abroad. So any change in your health can affect your cover. You must tell us if you are diagnosed with any medical condition – see Medical Declaration on page 6.

Insured activities

Your travel insurance covers you for a wide range of sports and activities. However, some hazardous activities are not covered. Please phone us on 0345 246 0415 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 trip is to take part in a particular activity and that activity is not listed in the Insured Activities section.

Independent travel

This policy provides cover for each insured adult, whether travelling together or independently. It covers children only if they are travelling with an insured adult or on trips organised by schools or recognised organisations that are supervised by adults.
**Trip length**

Our travel insurance covers trips up to:

- **single trip**: the duration shown in your policy schedule. This can’t be more than 90 days (42 days if you are 60 or over)
- **annual multi-trip**: 42 days per trip
- **winter sports cover (if selected)**: if you have a single trip policy, you are covered for the duration of your trip. If you have annual multi-trip insurance the maximum is 22 days in any one period of insurance.

If you have an annual policy, each trip you make will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy. For single trip policies, your actual trip length will be shown in your schedule.

**Period of insurance**

Your cover begins when you leave your home at the start of each trip and ends when your trip ends. The only exception to this is cancellation cover – see below.

**Extending the period of insurance**

If you are delayed returning to your home area beyond the scheduled end date of your trip for reasons outside your control, we will automatically extend the period of insurance until your new return date.

**Cancellation cover**

Your insurance covers you in case you have to cancel your trip before it starts. This cover begins on the start date shown on your schedule or the date you booked the trip, whichever is later, and ends when you leave your home area at the start of your trip (or your home for a trip solely within the UK) – see Section F.

**Meeting your needs**

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

**The law that applies**

Under European law, you and we may choose which law will apply to this contract. Unless both parties agree otherwise English law will apply, but this choice of law does not restrict your rights under mandatory provisions of the law of the country where you permanently live.

We’ve supplied this agreement and other information to you in English and we’ll continue to communicate with you in English.
Please read this section carefully. If you don’t tell us about a medical condition, you will not be covered if that condition is a factor in you falling ill or being injured during your trip, or if you need to cancel your trip before it starts.

Pre-existing medical conditions
At the start date or renewal date of your policy or when you booked your trip, whichever is later, you must tell us about any pre-existing medical condition that an insured person has. The definition of pre-existing medical condition is on page 15 and is:

Any of you have or have had any of the following:
• cancers
• heart conditions (such as irregular heart beat, angina or heart disease)
• circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
• breathing conditions (such as asthma or COPD)
• gastro-intestinal or digestive conditions (such as Crohn’s Disease or IBS)
• bone or joint conditions (such as arthritis or gout)
• any terminal prognosis.

And any medical condition for which, in the 12 months leading up to the start or renewal date of this insurance (shown on your schedule), or the date when you booked your trip, whichever is later, you:
• have had advice or treatment or been given a prescription from a doctor
• have been under investigation or awaiting diagnosis
• have been on a waiting list for inpatient treatment or are aware of the need for inpatient treatment.

New medical conditions
You must tell us if any insured person is diagnosed with any of these conditions after you have paid for this policy and before you leave on your trip:
• cancers
• heart conditions (such as irregular heart beat, angina or heart disease)
• circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
• breathing conditions (such as asthma or COPD)
• gastro-intestinal or digestive conditions (such as Crohn’s Disease or IBS)
• bone or joint conditions (such as arthritis or gout)
• any terminal prognosis.

What happens when you declare a medical condition
If you tell us about a medical condition, we may:
• cover your medical condition without extra premium
• ask you to pay an extra premium
• exclude cover for that medical condition.
If we cannot cover your medical condition, or you do not want to pay any additional premium, you can:
• make a claim for cancellation (see Section F) if your trip has not yet started, or
• cancel your policy and we will send you a proportionate refund as long as you have not yet travelled or made a claim.

What happens if we agree to cover a medical condition
Where we agree to cover a medical condition, we will add that condition to your renewal terms if you have an annual policy. We will then write to you when the policy is due for renewal; you will then need to confirm if your medical condition has changed.

Our medical risk assessment system is updated frequently and we reserve the right to amend our medical risk assessment outcomes, so you may find that one year we might be able to cover your condition(s) but at a later date we might be unable to (or vice versa) or that the additional premium charged may change.
Medical exclusions

You’re not covered for

✓ We won’t pay for:
  a any travel which is against the advice of a doctor, or would have been if you had sought such advice
  b any travel for the purpose of receiving medical advice or treatment
  c any claim if you have failed to take necessary medication, such as inoculations or medication that a doctor has prescribed to you.

If you don’t tell us about medical conditions

We can reject any claim which is in any way connected with a pre-existing medical condition or a new medical condition (as described above) that you suffer from and did not tell us about and which we did not agree to cover in writing.

Am I covered?

If you are unsure about whether you are covered or if you need to disclose any medical conditions, please call us on 0345 246 0415.
Policy conditions continued

Insured activities

You’re covered for

Your travel insurance automatically covers you to do the sports and activities listed here:

✔ Land-based activities
  • Aerobics
  • Archery (under qualified supervision only, cover excludes third party liability)
  • Badminton
  • Baseball
  • Basketball
  • Beach games (including cricket, football and volleyball)
  • Bowls
  • Camel rides or elephant rides
  • Clay pigeon shooting (under qualified supervision only)
  • Climbing (on artificial walls, under qualified supervision only)
  • Cricket
  • Croquet
  • Cycling (but not BMX or off-road biking)
  • Dancing
  • Fell walking (up to 3,000 metres above sea level)
  • Fencing (protective equipment must be worn)
  • Football
  • Go-karting (up to 125cc, crash helmet must be worn, cover excludes third party liability)
  • Golf
  • Handball
  • High ropes courses (under qualified supervision only)
  • Hiking (up to 3,000 metres above sea level)
  • Hockey
  • Ice skating (on rink only, not ice hockey or speed skating)
  • Jogging or running
  • Motorcycling (up to 125cc, crash helmet must be worn, cover excludes third party liability)

✔ Water-based activities
  These must be in inland or coastal waters only unless otherwise stated.
  • Banana boating (buoyancy aid must be worn)
  • Body or boogie boarding
  • Canoeing or kayaking (grade 1 and 2 only, helmet and buoyancy aid must be worn)
  • Dinghy sailing (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue, cover excludes third party liability)
  • Fishing
  • Jet skiing or wet biking (helmet and buoyancy aid must be worn, cover excludes third party liability)
  • Rafting (grade 1 and 2 only, helmet and buoyancy aid must be worn)
  • Rowing

Page 8
Insured activities

• SCUBA diving (to a depth of 18 metres and only where you are a qualified diver and accompanied at all times by another qualified diver or, if you do not hold a SCUBA diving qualification, you are accompanied at all times by a qualified diving instructor)
• Snorkelling
• Surfing
• Swimming
• Water polo
• Water skiing (buoyancy aid must be worn)
• Windsurfing or sailboarding (buoyancy aid must be worn)
• Yachting (buoyancy aid must be worn, maximum 12 miles from coast, no cover for the cost of rescue, cover excludes third party liability).

✔ Air-based activities
• Hot air balloon rides (as a passenger only, balloon must have airworthiness certificate, pilot must be qualified)
• Parascending (over water).

✔ Winter sports activities – only if you have bought the winter sports cover option
• Cross-country skiing (on recognised tracks)
• Dry slope skiing or snowboarding
• Skiing (on piste, or off piste with a qualified guide)
• Sledging
• Snowboarding (on piste, or off piste with a qualified guide)
• Snowmobiling, ski-dooing or ski-bobbing
• Snow shoeing
• Tobogganng.

You’re not covered for
✗ You will not be covered for:
  a any hazardous activity, not listed above, unless we have specifically agreed to it in writing
  b any activity you do as a professional, or in a race or competition
  c any activity carried out against local warnings or advice
  d any activity if it is not carried out in a safe way
  e any activity if you act irresponsibly or put yourself in needless danger
  f certain activities if the activity is the sole purpose of your trip.

Is my activity covered?
Please call us on 0345 246 0415 if you are unsure about whether the activities you plan to do on your trip are covered by your policy.
### How to contact us

#### Before you travel, if you:
- have a medical condition you need to declare - see **Medical Declaration**, page 6
- want to add any optional cover, such as winter sports
- want to discuss anything else about how your insurance works.

**0345 246 0415**  
*We’re open 8am to 9pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday*

#### If you need to make a claim, and if you:
- are injured or ill while away, or you need to cut short your trip, call our Emergency Assistance Service

<table>
<thead>
<tr>
<th>From abroad</th>
<th>In the UK</th>
</tr>
</thead>
<tbody>
<tr>
<td>+44 (0) 1252 740098</td>
<td><strong>0370 241 4628</strong></td>
</tr>
<tr>
<td></td>
<td><em>We’re open 24 hours a day, 365 days a year.</em></td>
</tr>
</tbody>
</table>

- have any other type of claim and for non-emergencies

<table>
<thead>
<tr>
<th>From abroad</th>
<th>In the UK</th>
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</thead>
<tbody>
<tr>
<td>+44 (0) 345 246 0415</td>
<td><strong>0345 246 0415</strong></td>
</tr>
<tr>
<td></td>
<td><em>We’re open 8am to 6pm, Monday to Friday.</em></td>
</tr>
</tbody>
</table>

- need to claim for Legal Assistance.

<table>
<thead>
<tr>
<th>From abroad</th>
<th>In the UK</th>
</tr>
</thead>
<tbody>
<tr>
<td>+44 (0) 370 240 0285</td>
<td><strong>0370 240 0285</strong></td>
</tr>
<tr>
<td></td>
<td><em>We’re open 24 hours a day, 365 days a year.</em></td>
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</tbody>
</table>
# 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 0415. If you’d prefer to write to us you can send the letter to:

Customer Relations Manager
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:

<table>
<thead>
<tr>
<th>Communication Type</th>
<th>When will you get this?</th>
<th>What will it tell you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary Resolution Communication</td>
<td>If we’ve been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>If we’ve been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know our complaint handling process and information about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Unable to reach resolution within 8 weeks</td>
<td>If we’ve been unable to resolve your complaint within 8 weeks.</td>
<td>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.</td>
</tr>
</tbody>
</table>
| 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:
- 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 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

If your complaint is about Section L Legal Assistance

You can refer complaints about claims under Section L Legal Assistance to arbitration instead (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 you and we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The arbitrator’s decision will be final and whoever does not win will have to pay all costs and expenses.

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit http://ec.europa.eu/odr.
Definitions

Abandon
Cutting short and not restarting your trip. This includes:

- where we have repatriated you to the UK because of a claim for emergency medical and travel expenses
- where you are admitted as an inpatient in hospital for more than 24 hours during your trip.

Abroad
Any country outside the UK.

Anticipated event
Any event or occurrence that affects your trip, which you knew would happen or could reasonably have expected to happen, and were aware of:

- at the date when your insurance started or renewed, or
- the date when you booked your trip, whichever is later.

Appointed representative
The preferred law firm, solicitor or other suitably qualified person appointed by us to represent you under Section L.

Business equipment
Electrical equipment including computers, business books, stationery and office equipment that you own or is your legal responsibility, but not including mobiles and smartphones.

Business money
Any money you hold for business use on your trip. This includes cash (notes and coins in current use, including foreign currency), non-refundable pre-paid cards, travel and admission tickets.

Business samples
Any business stock that you own or is your legally responsibility.
Definitions continued

Close business associate
Any person whose absence from business for one or more complete working day at the same time as your absence prevents the effective continuation of that business.

Close relative
Your partner and your:
• parent, parent-in-law, step-parent or legal guardian
• child, child-in-law, step-child or foster child
• sibling, sibling-in-law, half-sibling or step-sibling
• grandparent or grandchild.

Consumable item
Items that are designed to be used up including tobacco products, scents and perfumes, cosmetics, skin care products, food and drink.

Court
Court, tribunal or other suitable authority.

Doctor
A registered practising member of the medical profession who is not related to you or your travelling companions.

Endorsement
An agreed change to the terms of the policy.

Europe
The following countries and territories: Albania, Algeria, Andorra, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Egypt, Estonia, Finland (including Aland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy (including Sicily and Sardinia), Jordan, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Canary and Balearic islands), Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom (including Channel Islands and Isle of Man), Vatican City.

Excess
The amount you must pay towards any claim. The excess applies to each insured person and each event that leads to a claim.

Geographic region
The countries and destinations covered by your travel insurance.

Hazardous activity
Any activity or sport that is not specifically covered by this policy.

Home
The address where you permanently live in the UK.

Home area
England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands depending on where your home is.

Inpatient
Where you are admitted and remain in hospital for at least one night.

Legal costs
• All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the appointed representative and agreed by us.
• The fees incurred by your opponent that you are ordered to pay by a court and any other fees we agree to in writing.

Loss of limb
A hand, arm, foot or leg permanently severed at or above the wrist or ankle.
Loss of sight
Where a consultant ophthalmologist certifies you as severely sight impaired by completing the Certificate of Vision Impairment or equivalent in your home area.

Manual work
Paid or unpaid work that involves:
• using, installing or maintaining equipment or machinery
• building or construction
• caring for any child who is not a close relative or travelling companion.

Medical adviser
A senior medical officer appointed by our emergency assistance service.

Natural disaster
Fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

Period of insurance
The period when your travel insurance covers you – see Important Information on page 4.

Personal belongings
Your luggage and its contents, your valuables and anything you wear or carry when travelling. This does not include winter sports equipment.

Personal money
Any money you hold for personal use on your trip. This includes cash (notes and coins in current use, including foreign currency), non-refundable pre-paid cards, travel and admission tickets.

Point of departure
The airport, port or station from which you leave during your trip.

Pre-existing medical condition
Any of you have any of the following:
• cancers
• heart conditions (such as irregular heart beat, angina or heart disease)
• circulatory conditions (such as diabetes, strokes, high blood pressure or high cholesterol)
• breathing conditions (such as asthma or COPD)
• gastro-intestinal or digestive conditions (such as Crohn’s Disease or IBS)
• bone or joint conditions (such as arthritis or gout)
• any terminal prognosis.
And any medical condition for which, in the 12 months leading up to the start or renewal date of this insurance (shown on your schedule), or the date when you booked your trip, whichever is later, you:
• have had advice or treatment or been given a prescription from a doctor
• have been under investigation or awaiting diagnosis
• have been on a waiting list for inpatient treatment or are aware of the need for inpatient treatment.

Preferred law firm
The law firm we choose to provide legal services under Section L.

Reasonable prospects of success
We and the appointed representative agree that there is a better than 50% chance that you will:
• obtain a successful judgment, and
• recover your losses or damages or obtain any other legal remedy we agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.
Definitions continued

**Terms of appointment**
A separate contract which we will require the appointed representative to enter into with us if the appointed representative isn’t a preferred law firm. It sets out the amounts we will pay the appointed representative under your policy and their responsibilities to report to us at various stages of the claim.

**Total permanent disability**
A total and permanent disability that prevents you from doing any work of any kind for 52 consecutive weeks, and at the end of this period there is no reasonable prospect of improvement.

**Travelling companion**
A person or people booked to travel with you on your trip.

**Trip**
A journey that begins and ends at your home during the period of insurance that is:
- outside the UK, or
- within the UK where you have paid to stay in pre-booked commercially-operated accommodation for two or more consecutive nights.

**Unattended**
Any property that you leave unattended – not in your full view and where you are not in a position to prevent unauthorised taking of your property – unless it is locked safely in your personal accommodation or the secure area of a motor vehicle (a locked boot or locked luggage compartment of a hatchback or estate fitted with a lid, fixed tray or roller blind cover).

**Under investigation**
You have been informed by your doctor that your symptoms require you to be referred for further tests or to a specialist to get a diagnosis.

**Valuables**
Personal items of value covered under your insurance. These include:
- cameras, camcorders, binoculars, telescopes and accessories
- audio, visual and television equipment
- spectacles and sunglasses
- computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories
- jewellery, watches, items made of or containing gold, silver, precious metals or precious semi-precious stones.

**We, our, us**
U K Insurance Limited.

**Winter sports equipment**
Skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment.

**You, your, yourself, insured person**
The policyholder and anyone who is listed as insured in your policy schedule.
A Personal belongings

Your cover

This cover is optional. Check your schedule to make sure you’re covered.

You’re covered for

✓ Personal belongings

We will pay up to a total of £1,500 for each insured person if your personal belongings are lost, stolen or accidentally damaged during your trip. This includes:

• up to £300 for any single item
• up to a total of £300 for your valuables
• up to £100 for consumable items.

You’re not covered for

✘ We won’t pay for:

a unattended personal belongings
b valuables which are not with you, locked in your personal accommodation or stored in a locked safety deposit box or locked safe. If your accommodation has a safe or safety deposit box, your valuables must be locked inside it
c valuables left in a motor vehicle
d valuables left in a hotel courtesy store or storage room
e valuables left in checked-in luggage
f valuables left in a tent
g food, bottles, cartons and their contents, and any damage caused by them
h contact and corneal lenses, hearing aids and dental or medical fittings
i damage to personal belongings caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
j sports equipment while in use
k anything shipped as freight
Your cover continued

A Personal belongings continued

l  winter sports equipment, unless you have taken out our winter sports cover option – see Section M
m  property which is specifically insured by another policy
n  cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items.
o  any items confiscated, detained or delayed by Customs or other officials
p  any claim for pedal cycles, motor vehicles, caravans, trailers or water craft
q  any claim for musical instruments, antiques, pictures or furs
r  any claim for personal money, bonds, negotiable instruments, securities or documents, except as stated in Section C of this policy
s  business samples, business equipment and business money, unless you have taken out our business cover option – see Section P
t  the cost of replacing any part of a set of items that is not lost, stolen or damaged
u  any costs related to the purchase of a new replacement passport or driving licence
v  this specific exclusion (see page 53 for full explanation):
   – 10. Drones and model aircraft.

Claiming for lost, stolen or damaged items

If you’re claiming for lost, stolen or accidentally damaged personal belongings, you must:
• report any loss or theft to the police or your transport operator within 24 hours of discovering it
• get a Property Irregularity Report from your transport operator if the loss or theft happened while the items were in their care. If you travelled with an airline, you need to do this within the time shown in their conditions of carriage

• get a police report for any other loss or theft within 24 hours of reporting it or as soon as reasonably possible afterwards
• provide us with proof of ownership and value for the personal belongings for which you are claiming to substantiate your claim. If you do not, it may affect your claim
• keep your tickets and luggage tags
• have left your valuables out of sight if left in the accommodation when you are out.

How we settle claims

If your claim is successful, we will decide how best to compensate you. This can include:
• paying the cost of replacement
• replacing the item as new
• paying the cost of repair
• a cash payment.

No payment or replacement will amount to more than the original purchase price of the item.
If we have already paid you for a delay to the same personal belongings – see Section B – we will take that amount from the value of your claim.

Wear and tear

If we give you a cash payment for items of clothing, we may reduce the amount to allow for wear and tear.

Excess

The excess for each insured person is £75 for single trip policies and £50 for annual multi-trip.
You’re covered for

✔ Delayed personal belongings

We will pay up to £200 per insured person if your personal belongings are missing for more than 12 hours following your arrival at your destination. This is towards the cost of:

• replacing essential toiletries, medication and clothing
• temporary hire of replacement sports equipment.

You’re not covered for

✘ We won’t pay for:

a any expenses you can recover from other sources, for example your transport operator
b any personal belongings delayed on your return journey
c any personal belongings confiscated, detained or delayed by Customs or other officials
d any claim for hire of winter sports equipment unless you have taken out our winter sports cover option – see Section M
e any claim for hire of business equipment unless you have taken out our business cover option – see Section P
f anything mentioned in the general exclusions (page 51).

Claiming for delayed personal belongings

To claim for delayed personal belongings, you must:

• get a Property Irregularity Report within the time limit shown in the airline’s conditions of carriage to show how long you were without your personal belongings
• keep the receipts for any essential replacement items you buy or hire
• keep your tickets and luggage tags.

If your missing items are not found and you go on to claim for lost personal belongings, we will take any amount we pay you for delayed personal belongings from that later claim.

Excess

There is no excess for this type of claim.
To be covered under this section you must have taken out our Personal Belongings cover option – see Section A.

You’re covered for

✔ Personal money
We will pay up to £500 per insured person if your personal money is lost or stolen:
• during your trip, or
• in the 72 hours before your departure.
This includes up to £250 for each insured adult for any personal money you hold in cash and £100 for each insured child.

✔ Cash advance
If your personal money is lost or stolen, and you cannot obtain cash locally, we will pay a single emergency cash advance of up to £100 for each insured adult. You must repay this when you return home, or we can agree to take it from the amount of your claim. We may also deduct any administration fee we are charged in making the cash transfer.

You’re not covered for

✘ We won’t pay for:

a unattended personal money
b personal money you did not carry with you and which was not locked in your personal accommodation or stored in a locked safety deposit box or locked safe. If your personal accommodation has a safe or safety deposit box, your personal money must be locked inside it
c personal money left in a motor vehicle
d personal money left in checked-in luggage
e personal money left in a tent
f any personal money confiscated, detained or delayed by Customs or other officials
g any claim for personal money as a result of changes in exchange rates or mistakes
h anything mentioned in the general exclusions (page 51).

Claiming for lost or stolen personal money
To claim for the loss or theft of personal money, you must:
• report the loss or theft to the police within 24 hours of discovering it, and
• get a written police report within 24 hours of reporting it, or as soon as reasonably possible afterwards
• show us confirmation of the amount of your personal money, including any foreign currency you are claiming for
• always take reasonable care of your personal money to keep it safe and take all reasonable steps to recover personal money that is lost or stolen
• have left your personal money out of sight if left in the accommodation when you are out.

Excess
The excess for each insured person is £75 for single trip policies and £50 for annual multi-trip.
D Emergency medical and travel expenses abroad

This covers you for essential emergency medical treatment if you fall ill or are injured in an accident abroad. If this happens, please call our emergency assistance service before accepting any treatment. They will tell you if your situation is covered and what to do next. You'll find the numbers for the emergency assistance service on page 10 of this booklet. If your condition is serious, we will bring you back to the UK as soon as the medical adviser considers that you are fit enough to travel safely.

You’re covered for

We will pay up to £10,000,000 for each insured person who is injured, becomes ill, is quarantined or dies while on a trip outside your home area, including:

✔ Medical costs
  • Emergency medical, surgical and hospital treatment and any ambulance and rescue service fees to take you to hospital.
  • Up to £500 for emergency treatment of acute dental pain.
  • £25 hospital benefit for every complete 24-hour period for which you are treated as an inpatient, up to £1,000 in total.

✔ Travel and accommodation expenses
  • Additional travel and accommodation expenses approved in advance by our emergency assistance service:
    – to get you to or from hospital as an inpatient or for outpatient treatment or appointments
    – to return you to your home area on the advice of our medical adviser
    – to get you home following emergency medical treatment if you can’t use your return ticket
  – £2,500 for the costs of one person from your home area to stay with you where this is medically necessary, including economy class travel costs to reach you and £25 a day for meals, phone calls and travel.
  • Additional costs for accommodation of a similar standard to the accommodation you booked for your trip if it is medically necessary for you to stay after the date you were due to return home.
  • The cost of telephone calls made to or received from our emergency assistance service.
  • Reasonable extended parking, kennel or cattery costs if you have to remain abroad as a result of your illness or injury.

✔ Funeral expenses
  If you die:
  • £2,500 for the cost of a funeral or cremation outside your home area, or
  • £7,500 for the cost of returning your body or ashes to your home.
You’re not covered for

✘ We won’t pay for:

a. any claim if you were travelling against medical advice or specifically to get medical advice or treatment

b. any claim if you were waiting for medical treatment before you booked the trip, unless we know about it and have agreed to cover it

c. any claim which is the result of you not taking:
   - necessary medication, or medication that has been prescribed for you, which you knew at the start of your trip that you would need while you were away
   - inoculations for tropical diseases

d. any claim for costs of inpatient hospital treatment or being returned to your home area that has not been agreed by our emergency assistance service

e. any claim for single or private room accommodation, unless our medical adviser has said it is medically necessary

f. any claim for costs of treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of our medical adviser or could reasonably have waited until your return to your home area

 g. any further expenses if you choose not to move hospital or return to your home area after our medical adviser and the doctor who is treating you have said it is safe for you to move

h. any claim for dental work involving precious metals or dental fittings

i. any claim for treatment or services from a health spa, convalescent or nursing home or rehabilitation centre

j. any expenses inside your home area, except as shown in Section E of this policy

k. any claim resulting from winter sports activities unless you have taken out our winter sports cover option – see Section M

l. anything mentioned in the general exclusions (page 51)

m. the cost of any non-essential phone calls, faxes, mobile data use or food and drink unless agreed by us

n. any of these specific exclusions (see page 53 for full explanations):
   - 1. Recoverable expenses
   - 2. Anticipated events
   - 3. Pre-existing medical conditions
   - 4. Medical conditions under investigation
   - 5. Hazardous activities
   - 6. Manual work
   - 7. Motorised vehicles
   - 8. Motorcycles, mopeds and scooters
   - 9. Quad bikes and all-terrain vehicles
   - 10. Drones and model aircraft.
Claiming for emergency medical and travel expenses abroad

To claim for emergency expenses:

- **You** must contact our emergency assistance service as soon as possible if:
  - you need to go to hospital as an inpatient
  - the doctor treating you says you need tests or other outpatient treatment
  - you need to return to your home area because of a medical emergency, or
  - you need to extend your trip because of a medical emergency.
- **You** must follow the advice given by the Foreign & Commonwealth Office and your doctor for the destinations you intend visiting on your trip. This includes getting all recommended vaccinations and taking sufficient supplies of your prescription medication with you.
- **You** must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (such as the EHIC) where possible. Our emergency assistance service will advise you on this.
- If **you** require medical treatment in Australia, **you** must enrol with a local MEDICARE office. You do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. If **you** are admitted to hospital, contact must be made with the Assistance Helpline as soon as possible and their authority obtained in respect of any treatment not available under MEDICARE.

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your** home area. They will only do this if our medical adviser and the doctor who treats **you** think it is safe. If **you** don’t accept our decision we will not pay any additional costs **you** incur.

Informing us of changes in your health

You must tell us if you have a pre-existing medical condition or if you are diagnosed with a medical condition after you have paid for this policy – see Medical Declaration, page 6.

Excess

The excess for each insured person is £75 for single trip policies and £50 for annual multi-trip. However, there is no excess if you use a European Health Insurance Card (EHIC) or any other reciprocal healthcare arrangement to reduce the cost of your treatment.

Receipts

Please note: you must provide receipts for all travel, accommodation, meals and phone calls for you and anyone staying with you during your illness.
E Emergency medical expenses in the UK

You’re covered for

We will pay up to £10,000 for each insured person who is injured, becomes ill, is quarantined or dies while on a trip within the UK, including:

✔ Travel and accommodation expenses
  • Additional travel and accommodation expenses approved in advance by our emergency assistance service:
    – to get you to or from hospital as an inpatient or for outpatient treatment or appointments
    – to get you home following emergency medical treatment if you can’t use your return ticket
    – £1,000 for the costs of one person from your home area to stay with you where this is medically necessary, including economy class travel costs to reach you and £25 a day for meals, phone calls and travel.
  • Additional costs for accommodation of a similar standard to the accommodation you booked for your trip if it is medically necessary for you to stay after the date you were due to return home.
  • The cost of telephone calls made to or received from our emergency assistance service.

✔ Funeral expenses
  If you die:
  • £2,500 for the cost of returning your body or ashes to your home.

You’re not covered for

✗ We won’t pay for:
  a any claim if you were travelling against medical advice or specifically to get medical advice or treatment
  b any medical treatment, unless your trip is to or from a destination where you cannot use reciprocal healthcare arrangements
  c any claim for costs of inpatient hospital treatment or being returned to your home area that has not been agreed by our emergency assistance service
  d any claim for single or private room accommodation, unless our medical adviser says it is medically necessary
  e any claim which is the result of you not taking necessary medication, or medication that has been prescribed for you, which you knew at the start of your trip that you would need while you were away
  f any further expenses if you choose not to move hospital or return to your home area after our medical adviser and the doctor who is treating you have said it is safe for you to move
  g any claim for treatment or services from a health spa, convalescent or nursing home or rehabilitation centre
  h any claim resulting from winter sports activities unless you have taken out our winter sports cover option – see Section M
  i any expenses you pay outside your home area, except as shown in Section D of this policy
Claiming for emergency medical expenses in the UK

To claim for these emergency expenses:

You must contact our emergency assistance service as soon as possible if you need to:

• return to your home as a result of a medical emergency, or
• extend your trip as a result of a medical emergency.

Our emergency assistance service may arrange to have you moved from one hospital to another and/or arrange for you to move nearer to your home. They will only do this if our medical adviser and the doctor who is treating you think it is safe. If you don’t accept our decision we will not pay any additional costs you incur.

Informing us of changes in your health

You must tell us if you have a pre-existing medical condition or if you are diagnosed with a medical condition after you have paid for this policy – see Medical Declaration, page 6.

Excess

The excess for each insured person is £75 for single trip policies and £50 for annual multi-trip. However, there is no excess if you use a reciprocal healthcare arrangement to reduce the cost of any medical treatment you receive, for example on Jersey.

Receipts

Please note: you must provide receipts for all travel, accommodation and meals for you and anyone staying with you during your illness.
Cancellation of a journey

This covers you in case you have to cancel a trip after you have booked it but before you leave your home area (or your home for a trip solely within the UK) – see Important Information on page 4 for details about when you are covered.

You’re covered for

✔ Cancellation of a journey

We will pay up to £5,000 for each insured person for costs that you have paid or legally have to pay if you have to cancel your trip, including:

• deposits
• accommodation and travel costs
• car hire
• £150 for excursions and activities
• kennel, cattery, professional petsitter costs
• car parking charges
• the cost of replacing used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

Reasons for cancellation

We will provide this cover if you have to cancel your trip for any of these reasons – check the table to see if your situation is covered:

1 Death, illness or injury: the death, serious injury or illness of you, your travelling companion, a close relative, a close business associate or anyone outside your home area that you had planned to stay with.

2 Court cases and quarantine: you, your travelling companion or anyone outside your home area that you had planned to stay with is quarantined or called for jury service or as a witness in a court and a court official has refused to postpone it.

3 Unemployment: you or your travelling companion is made redundant, or have a self-employed contract terminated early, and is registered for a Jobseeker’s Agreement with the Department for Work and Pensions.

4 Armed forces and emergency services: As a member of the British Armed Forces or Emergency Services, you or your travelling companion has authorised leave cancelled due to an unexpected emergency.

5 Fire, storm or flood: you or your travelling companion has to stay at their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on your trip.

6 Pet emergency: your pet cat or dog needs emergency life-saving treatment in the seven days before your departure on your trip.

7 Passport or visa: your passport or visa is stolen in the seven days before your departure on your trip and you can’t arrange a replacement in time.

8 FCO travel advice: Foreign & Commonwealth Office advice against ‘All travel’ or ‘All but essential travel’ to your intended destination comes into force after the start date or renewal date of this insurance, or the date when you booked your trip, whichever is later and you cancel your trip in the 28 days before your departure.

9 Natural disaster: You are unable to use your pre-booked and pre-paid accommodation due to the immediately surrounding area being adversely affected by natural disaster.
### Reason to cancel
(see above for explanation)

<table>
<thead>
<tr>
<th>Reason to cancel</th>
<th>You</th>
<th>Travelling companion</th>
<th>Close Relative</th>
<th>Close Business Associate</th>
<th>Anyone outside your home area that you had planned to stay with</th>
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<tbody>
<tr>
<td>1 Death, illness or injury</td>
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<td>2 Court cases and quarantine</td>
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<td>3 Unemployment</td>
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<td>4 Armed forces and emergency services</td>
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<td>5 Fire, storm or flood</td>
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<td>6 Pet emergency</td>
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<td>7 Passport or visa</td>
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<td>8 FCO travel advice</td>
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<tr>
<td>9 Natural disaster</td>
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</tbody>
</table>
Your cover continued

F Cancellation of a journey continued

You’re not covered for

✘ We won’t pay for:

a any cancellation that happens when you do not have the correct passport or visa for your trip
b any actions or failure by your transport operator or their agents or a conference organiser
c any cancellation if you had reason to believe the trip might be cancelled at the time you booked it
d any cancellation caused by unemployment if you were unemployed, or you were aware that you might become unemployed, at the time you booked your trip
e any claim for cancelling your trip because of unemployment which is due to your misconduct, resignation or voluntary redundancy
f any claim if your intended travel is against the advice of a doctor, or would have been if you had sought such advice
g any claim for cancelling your trip if your transport operator or their agents refused to transport you or your travelling companion because they consider that person is not fit to travel
h any claim resulting from you not wanting to travel or not enjoying your trip
i anything mentioned in the general exclusions (page 51)
j any of these specific exclusions (see page 53 for full explanations):
   1. Recoverable expenses
   2. Anticipated events
   3. Pre-existing medical conditions
   4. Medical conditions under investigation
   11. Administrative costs
   12. Timeshare fees
   13. Ill-health of close relatives, close business associates and travelling companions.
k any expenses that are connected to a winter sports journey unless you have paid the relevant premium to extend your cover
l any claim when the local or national authorities have confirmed that it is safe to travel or stay at your destination.

Claiming for cancellation

To claim for the costs of cancelling your trip, you must provide these documents at your own expense:

• relevant medical certificates from a doctor if you cancelled your trip due to death, injury, illness or quarantine
• a cancellation invoice, your unused tickets and ticket receipts
• any other supporting documents that we reasonably ask for to support your claim.

The amount of any claim will be limited to costs that would have applied at the time you first became aware of the need to cancel your trip.

If you have an annual policy and you book a trip that starts after your current policy ends, you will only be covered for cancellation up to the policy end date, unless you renew the policy on or before the expiry date.

Excess

The excess for each insured person is £75 for single trip and £50 for annual multi-trip, unless you are only claiming for lost deposits, in which case it is £10 for each insured person claimed for.
This covers you in case you have to cut your trip short in an emergency. If this happens, you must call our emergency assistance service immediately and before you make any arrangements.

You’re covered for

✓ Cutting short a journey (curtailment)

We will pay up to £5,000 for each insured person for costs that you have paid or legally have to pay if you have to cut your trip short, including:

- unused accommodation and travel
- unused car hire
- a maximum of £150 for each insured person for unused pre-booked excursions that you have to cancel before they begin on the advice of a doctor because you or your travelling companion is seriously injured or seriously ill while on your trip
- reasonable costs for additional accommodation and travel if you have to return home early and you cannot use your return tickets
- the cost of replacing used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent
- reasonable extended parking, kennel or cattery costs you have to pay if you have to remain abroad as a result of your illness or injury.

Reasons for curtailment

We will provide this cover if you have to cut your trip short for any of these reasons – check the table to see if your situation is covered.

1 Death, illness or injury: the death, serious injury or illness of you, your travelling companion, a close relative, a close business associate or anyone outside your home area that you had planned to stay with.

2 Court cases and quarantine: you, your travelling companion or anyone outside your home area that you had planned to stay with is quarantined or called for jury service or as a witness in a court and a court official has refused to postpone it.

3 Armed forces and emergency services: As a member of the British Armed Forces or Emergency Services, you or your travelling companion has authorised leave cancelled due to an unexpected emergency.

4 Fire, storm or flood: you or your travelling companion has to stay at their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary that happened after your departure on your trip.

5 FCO travel advice: Foreign & Commonwealth Office advice against ‘All travel’ or ‘All but essential travel’ to your destination, provided that advice came into force after your departure on your trip.
## G Cutting short a journey (curtailment) continued

<table>
<thead>
<tr>
<th>Reason for curtailment (see left for explanation)</th>
<th>You</th>
<th>Travelling companion</th>
<th>Close Relative</th>
<th>Close Business Associate</th>
<th>Anyone outside your home area that you had planned to stay with</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Death, illness or injury</td>
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</tr>
</tbody>
</table>
You’re not covered for

✘ We won’t pay for:

a any claim for costs as a result of having to cut short your trip that were not authorised by our emergency assistance service before you returned home

b any claim for additional travel costs as a result of having to cut short your trip if you did not purchase a return ticket to your home area before starting your trip

c any claim for your unused return travel tickets as a result of cutting short your trip if we have paid to get you home because of injury or illness under Section D or Section E of this policy

d any claim if you travel against the advice of a doctor, or would have been if you had sought such advice

e any claim which is the result of you not taking:
  – necessary medication, or medication that has been prescribed for you, which you knew at the start of your trip that you would need while you were away
  – inoculations for tropical diseases

f any claim for cutting short your trip if your transport operator or their agents refused to transport you or your travelling companion because they consider that person is not fit to travel

g any claim resulting from you not enjoying your trip

h any claim as a result of you taking part in a winter sport activity, unless you have taken out our winter sports cover option and the activity is insured – see Insured Activities and Section M

i anything mentioned in the general exclusions (page 51)

j These specific exclusions (see page 53 for full explanations):
  – 1. Recoverable expenses
  – 2. Anticipated events
  – 3. Pre-existing medical conditions
  – 4. Medical conditions under investigation
  – 5. Hazardous activities
  – 6. Manual work
  – 7. Motorised vehicles
  – 8. Motorcycles, mopeds and scooters
  – 9. Quad bikes and all-terrain vehicles
  – 10. Drones and model aircraft
  – 11. Administrative costs
  – 12. Timeshare fees
  – 13. Ill-health of close relatives, close business associates and travelling companions

k any expenses that are connected to a winter sports journey unless you have paid the relevant premium to extend your cover.

Claiming for curtailment

To claim for the costs of cutting your trip short, you must provide these documents at your own expense:

• relevant medical certificates from a doctor if you cut your trip short due to death, injury, illness or quarantine

• any other supporting documents that we reasonably ask for to support your claim.

You must also contact our emergency assistance service as soon as possible once you become aware of the need to return to your home area.

Claims for unused accommodation will be calculated based on the number of complete days of your trip that are lost as a result of either your early return to your home area or your admission to hospital as an inpatient.

Excess

The excess for each insured person is £75 for single trip and £50 for annual multi-trip.
Personal accident

You’re covered for

✔ Personal accident
If you are accidentally injured on your trip, we will pay:
- £10,000 (or £1,500 if you are aged under 18) if the injury is the sole cause of your death
- £10,000 if the injury is the sole cause of your loss of sight or loss of limb
- £25,000 if the injury is the sole cause of your total permanent disability.

You’re not covered for

✘ We won’t pay for:
- a death, loss of sight, loss of limb or total permanent disability that occurs more than one year after the date of your injury
- b any claim where your injury does not lead solely, directly and independently to your death, loss of limb, loss of sight or total permanent disability
- c any claim resulting from winter sports activities unless you have taken out our winter sports cover option – see Section M
- d any claim for total permanent disability if you had reached the state age for retirement and were claiming state pension as your only means of income, or alternatively were claiming a private pension as only means of income regardless of your age, before your trip started
- e anything mentioned in the general exclusions (page 51)
- f these specific exclusions (see page 53 for full explanations):
  - 2. Anticipated events
  - 3. Pre-existing medical conditions
  - 4. Medical conditions under investigation
  - 5. Hazardous activities
  - 6. Manual work
  - 7. Motorised vehicles
  - 8. Motorcycles, mopeds and scooters
  - 9. Quad bikes and all-terrain vehicles
  - 10. Drones and model aircraft.

How we settle claims

We will only pay one benefit arising from a single incident for any insured person.
If you die without making a will, no claim payments will be made until executors have been appointed.
In all other circumstances, payments will be made to you or your legal representatives.

Excess
There is no excess for this type of claim.
You’re covered for

✔ Personal liability

We will pay up to £2,000,000 in costs if you become legally liable during your trip for an accident that causes:

- death or injury to any person
- accidental loss or damage to property that is not owned by any insured person.

This includes reasonable and necessary legal costs related to the accident.

You’re not covered for

✘ We won’t pay for:

a. any claim for the death or injury of your employees or members of your family
b. any claim for loss or damage to property which is owned by or under the control of you, a member of your family or your employees
c. any claim for land or buildings that you own or occupy, other than temporary holiday accommodation
d. any claim resulting from your profession, business or employment including voluntary work of any kind
e. any fines or charges made to punish the person who caused the accident
f. any claim as a result of your deliberate actions or failure to act
g. any claim as a result of you owning or controlling any animal, other than domestic pets
h. any claim as a result of you owning or using any aircraft, firearm, mechanically propelled or towed vehicle, or any vessel except for manually propelled water craft
i. any claim if you were taking part in a winter sports activity unless you have taken out our winter sports cover option and your activity is insured – see Insured Activities and Section M
j. any claim related to a trip solely within your home area
k. anything mentioned in the general exclusions (page 51).
l. any of these specific exclusions (see page 53 for full explanations):
   - 5. Hazardous activities
   - 6. Manual work
   - 10. Drones and model aircraft.

Claiming for personal liability

To claim for personal liability, you must get our agreement in writing to any costs.

Please note that we reserve the right to take over and defend or settle any liability case in your name.

Excess

The excess for each event that leads to a claim for damage to property is £75 for single trip and £50 for annual multi-trip. There is no excess for personal liability claims for injury.
Delayed or missed departure

You’re covered for

✔ Missed departure

We pay up to £600 (or £200 for a trip solely within the UK) for each insured person for reasonable additional accommodation and travel expenses if you fail to arrive at your point of departure in time to board your pre-booked aircraft, ship or train as a result of:

• delays to scheduled public transport (not taxis) in which you are travelling or a connecting scheduled flight running late, or
• the vehicle in which you are travelling being involved in an accident, being stuck in traffic, affected by road closures or breaking down.

We will also pay the cost of replacing used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

This cover applies to both your outward and return journeys.

✔ Delayed departure

We will pay up to £200 for each insured person for additional accommodation, travel and refreshment costs if you have checked in and your pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on your travel itinerary.

We will also pay up to £500 for each insured person for any unused accommodation and travel expenses (including any excursions up to £150) if you are late arriving at your destination as a result of a delay of more than 12 hours beyond the time shown on your travel itinerary.

✔ Abandoned departure (outbound only)

We will pay up to £5,000 for each insured person if you choose to abandon your trip because your pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the time shown on your travel itinerary at the point of departure on your outward journey.

This includes the cost of:

• unused deposits
• accommodation and travel costs
• up to £150 for excursion charges
• car hire
• kennel, cattery and professional petsitter cost
• parking charges
• the cost of replacing used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

If you choose to travel to your intended destination by alternative means, we will cover you for the cost of doing so or the cost to abandon your trip, whichever is the lower.
You’re not covered for

✘ We won’t pay for:

a any claim for both delayed departure and abandoned departure relating to the same event

b any claim if you do not allow enough time to arrive at your point of departure as recommended by your transport operator

c any claim for missed departure where you are travelling in a vehicle that you own and which has not been serviced and maintained to the manufacturer’s instructions or runs out of fuel or power

d any claim where you missed your departure because of heavy traffic or road closures that were not severe enough to be reported on a recognised motor association website, on news bulletins or in the press

e any claim arising from a strike, any form of industrial action or possible delay that had been announced or had started either:
  - at the start date or renewal date of this insurance (shown on your schedule), or
  - when you booked your trip, whichever is later

f anything mentioned in the general exclusions (page 51)

g any of these specific exclusions (see page 53 for full explanations):
  - 1. Recoverable expenses
  - 2. Anticipated events
  - 11. Administrative costs
  - 12. Timeshare fees.

Claiming for delayed, missed or abandoned departures

To claim for a delayed, missed or abandoned departure under this section, you must provide:

• your booking invoice and travel itinerary showing your scheduled departure times along with the actual departure times and reason for the delay from the transport operator

• any other supporting documents that we reasonably ask for to support your claim

• receipts confirming any costs you have incurred.

You must seek compensation from the transport operator wherever possible. If your operator or travel agent refuses to provide a refund, you must provide evidence from them showing why they did not repay you.

If you are claiming as a result of the vehicle in which you are travelling being involved in an accident or breaking down, you must get a report from the vehicle repairer or breakdown assistance provider or the police.

When setting out on your trip you must allow enough time for delays, transfers, switching between transport types, checking in, airport security and passport control.

Excess

The excess for each insured person is £75 for single trip and £50 for annual multi-trip, except for delayed departure, which has no excess.
K If you lose your passport

You’re covered for

✔ Lost or stolen passport

We will pay up to £500 for each insured person if your passport is lost, stolen or destroyed while you are on your trip, for:
- the administration costs of obtaining an emergency travel document
- reasonable extra travel and accommodation costs as a result of losing your passport.

You’re not covered for

✘ We won’t pay any costs related to:
- an unattended passport
- a passport you did not have with you and which was not locked in your personal accommodation or stored in a locked safety deposit box or locked safe. If your personal accommodation has a safe or safety deposit box, your passport must be locked inside it
- a passport left in a motor vehicle
- a passport left in a hotel courtesy store or storage room
- a passport left in checked-in luggage
- a passport left in a tent
- a passport that is confiscated, detained or delayed by Customs or other officials
- any costs related to the purchase of a new replacement passport
- any costs incurred as a result of an anticipated event
- anything mentioned in the general exclusions (page 51).

Claiming if your passport is lost or stolen

To claim for costs as a result of a lost or stolen passport, you must:
- report the loss to the police or British Consular Representative within 24 hours of discovering it or as soon as reasonably possible after that, and get an official report from them
- always take reasonable care of your passport to keep it safe and take all reasonable steps to recover any passport that is lost or stolen.

Excess

The excess for each insured person is £75 for single trip policies and £50 for annual multi-trip.
Before you incur any legal costs, you must contact the legal helpline on 0370 240 0285 or +44 (0) 370 240 0285 from abroad. The helpline is open 24 hours a day, 365 days of the year.

You can ring the legal helpline to talk about any private legal problem in connection with your trip under UK law, whether or not it results in a claim. We will advise you of your legal rights, what courses of action are available to you and whether you need to consult a lawyer.

You’re covered for

✓ Personal injury and holiday contract disputes

We will pay up to £50,000 for legal costs to help you claim damages or compensation:
- for injury, illness or death, which happens during your trip
- for breach of contract arising from an agreement you have for your trip.

We will only pay legal costs for claims relating to mental health if they result from an accident that also causes physical bodily injury to you.

✓ Detention abroad

We will pay up to £250 for your first consultation with a local solicitor if you are arrested or held by authorities during your trip.

You’re not covered for

✗ We don’t cover claims arising from or relating to:
  a defending your legal rights in claims against you
  b illness or injury that develops gradually or isn’t caused by a specific or sudden accident
  c action against another insured person, close relative, travelling companion or anyone outside your home area that you planned to stay with
  d legal costs relating to the period before we accept your claim
  e legal costs for bringing legal action in more than one country for the same event
  f loss or damage that is insured under another section of this policy or any other insurance policy
  g any dispute with us, other than as shown under ‘How To Complain’ (see page 11)
  h fines, penalties, compensation or damages which you are ordered to pay by a court
  i any appeal where we did not provide cover for the original claim
  j anything mentioned in the general exclusions (page 51).
  k preventative, cosmetic or elective surgery or treatment
  l negligent surgery, clinical or medical procedure or treatment unless resulting from your treatment following a sudden and specific accident that occurred during your trip.
Legal assistance continued

Special conditions for claiming
Legal Assistance

These conditions apply to this section in addition to the general conditions on page 48.

We will only provide cover for Legal Assistance if:
• we and the appointed representative agree that your claim has reasonable prospects of success for the duration of the claim, and
• any legal proceedings will be carried out by a court.

Following the policy terms
You must follow all of the terms and conditions of this policy, and take all reasonable precautions to prevent a claim from happening. If a claim is unavoidable, you must take all reasonable precautions to minimise the amount of the claim.

If our position is affected because you have not followed the terms and conditions of this policy, we have the right to:
• refuse or withdraw from any claim
• refuse to pay legal costs we have already agreed to meet
• claim back from you legal costs that we have paid.

Reporting your claim
• You must report full and factual details of your claim to us within a reasonable time after the date of incident.
• You must send us any reasonable and relevant information that we ask for and pay for any charges involved in doing this.

Choosing who represents you
• If we accept your claim, we will choose a preferred law firm to try to settle the matter 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 can choose a law firm to act as the appointed representative.
• If you choose an appointed representative who isn’t a preferred law firm they must agree to our terms of appointment (you can ask us for a copy). We will only cover their legal costs from the date they agree to our terms of appointment.
• The appointed representative will enter into a separate contract of appointment directly with you. You will be responsible for any of their legal costs that aren’t authorised by us.

Co-operating with the appointed representative and us
• If we ask, you must tell the appointed representative to give us any documents, information or advice that they have or know about.
• You must fully co-operate with the appointed representative and with us.
• You must not take any action that has not been agreed by your appointed representative or by us.
• You must keep us and your appointed representative promptly informed of all developments relating to the claim and provide us and the appointed representative immediately with all information, evidence and documents that you have or know about.
• You must get our permission before instructing a barrister or expert witness.
• We can contact the appointed representative at any time, and they must co-operate with us at all times.
Barrister’s opinion

- If there are conflicting opinions over the reasonable prospects of success, we will ask you to get an opinion from a barrister. We will agree the choice of barrister with you.
- You will have to pay for the opinion unless it shows that your claim has reasonable prospects of success.

Offers to settle your claim

- You must tell us if anyone makes a payment into court or offers to settle your claim.
- We can refuse to pay further legal costs if you do not accept a payment into court, or an offer to settle a claim, which we or your appointed representative consider should be accepted.

Approval to settle or end your claim

You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the appointed representative without our approval. We won’t withhold approval without good reason.

If the appointed representative refuses to continue acting for you, or if you dismiss them

If an appointed representative refuses to continue acting for you with good reason, or if you dismiss them without good reason, cover for your claim will end immediately unless we agree to appoint another appointed representative.

Economically settling your claim

- We can decide to settle your claim by paying you the compensation you are likely to be awarded by a court instead of starting or continuing your claim or legal proceedings.
- If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.

If legal costs become disproportionate

We can refuse to pay further legal costs if we or the appointed representative consider that those legal costs would be disproportionate to the value of the claim.

If your claim no longer has reasonable prospects of success

- You must tell us if your claim no longer has reasonable prospects of success.
- We can refuse to pay further legal costs if your claim no longer has reasonable prospects of success.

Assessing legal costs

We have the right to have legal costs:
- certified by the appropriate professional body
- audited by a costs draftsman we choose
- assessed by a court.

Recovering legal costs

- You must tell the appointed representative to claim back all legal costs that you are entitled to. If legal costs we have paid are recovered, you must refund them to us.
- We and you will share any legal costs recovered where:
  - we refused to pay further legal costs and you paid more legal costs to end your claim
  - you chose to pay the difference between the legal costs we offered to the appointed representative under our terms of appointment and the legal costs charged by the appointed representative.
- Recovered legal costs will be split in the same ratio as the legal costs originally paid: so if you paid 60% of the original legal costs, you will receive 60% of the recovered legal costs.

Excess

There is no excess for this type of claim.
Winter sports cover

This cover is optional. Check your policy schedule to see if you’re covered.

You’re covered for

We will pay towards certain costs if you are injured or become ill during a winter sports trip, or if your winter sports equipment is lost, stolen or damaged, or if your trip is affected by bad weather. This is in addition to your cover for emergency medical and travel expenses (Sections D and E), cutting short your trip (Section G), personal accident (Section H) and personal liability (Section I). The types and amounts of cover are shown under separate headings below.

If you have a single trip policy, you will be covered for the duration of your trip. If you have an annual multi-trip policy, the maximum is 22 days in any one period of insurance.

You can find a list of the winter sports activities we cover in the Insured Activities section, page 8.

Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to £250 a week for each insured person if you are unable to ski because of an illness or injury for which you would have a valid claim under Section D or Section E of this policy, to cover the unused non-refundable costs of:

- hired winter sports equipment
- ski school fees
- lift passes.

If the injured or ill party member is a child we will also cover the unused non-refundable costs of one adult member to remain with them.

Winter sports equipment

We will pay up to £500 to repair or replace winter sports equipment that you own or have hired, which is lost, stolen or accidentally damaged during your trip. This includes up to £250 for any one item or part of a set.

We will pay up to £25 a day, up to a total of £300, for the hire of replacement winter sports equipment if yours is lost, stolen, accidentally damaged or delayed for more than 12 hours following your arrival at your destination, or if it is damaged during your trip.

Replacement value

If we pay to replace your equipment, the amount we will pay will be the current purchase price adjusted for wear and tear and loss of value as shown in this table:

<table>
<thead>
<tr>
<th>Age of equipment</th>
<th>What we pay (%) of purchase price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1 year</td>
<td>90%</td>
</tr>
<tr>
<td>Up to 2 years</td>
<td>70%</td>
</tr>
<tr>
<td>Up to 3 years</td>
<td>50%</td>
</tr>
<tr>
<td>Up to 4 years</td>
<td>30%</td>
</tr>
<tr>
<td>Up to 5 years</td>
<td>20%</td>
</tr>
<tr>
<td>Over 5 years old</td>
<td>No cover</td>
</tr>
</tbody>
</table>

Piste closure

We will pay £20 for each insured person per day, up to £200 for each insured person per trip if during your trip all the pistes and ski lifts in your resort close for more than 24 hours due to lack of snow or bad weather.

Avalanche

We will pay up to £200 per trip for each insured person for additional travel and accommodation expenses if your arrival in or departure from your pre-booked resort is delayed by avalanche.
Cancellation or Curtailment

We will extend the cover provided under F - Cancellation of a journey and G – Cutting short a journey because you have an injury or illness that prevents you from taking part in your winter sports activity, and a doctor has deemed this to be medically necessary. All limits, special conditions and restrictions in those sections continue to apply.

You’re not covered for

✘ We won’t pay for:
  a. any claim for winter sports activities outside the recognised skiing season in the ski resort where the loss takes place
  b. any claim for piste closure if you took out this insurance less than 14 days before your departure, or if you refuse to travel to an alternative resort after the piste closes
  c. any claim as a result of winter sports equipment:
    - that is lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect
    - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process
    - that is left unattended
  d. any winter sports claim under Ski pack if you would not have a valid claim under Section D or Section E of this policy.
  e. anything mentioned in the general exclusions (page 51).
  f. any of these specific exclusions (see page 53 for full explanations):
    - 1. Recoverable expenses
    - 2. Anticipated events
    - 3. Pre-existing medical conditions
    - 4. Medical conditions under investigation
    - 5. Hazardous activities.

Claiming for winter sports cover

To claim for winter sports cover, you must:
  • provide medical certificates from a doctor if you are claiming because of injury or illness
  • provide any other supporting documents that we reasonably ask for to support your claim
  • report any loss or theft to the police or your transport operator within 24 hours of discovering it
  • get a Property Irregularity Report from your transport operator if the loss or theft happened while the items were in their care. If you travelled with an airline, you need to do this within the time shown in their conditions of carriage
  • get a police report for any other loss or theft within 24 hours of reporting it or as soon as reasonably possible afterwards
  • get a report from your transport or accommodation provider if your winter sports equipment is lost, stolen or damaged in their care
  • take reasonable steps to keep your winter sports equipment safe and to recover it if it is lost or stolen
  • provide us with proof of ownership and value for items of winter sports equipment for which you are claiming
  • provide confirmation that all the pistes are closed from your tour operator or local representative if you are claiming for piste closure.

Excess

The excess for each insured person is £75 for single trip policies and £50 for annual multi-trip, except for Ski pack, Piste closure and Avalanche cover, which have no excess.
Your cover continued

## Disaster cover

### You’re covered for

✅ **Disaster cover**

We will pay up to £1,000 for each insured person if your accommodation or the immediate area is adversely affected by natural disaster, including:

- if you want to continue your trip: reasonable costs for additional accommodation and travel, including car hire
- if you need to return home early: reasonable costs for additional accommodation and travel, including car hire, provided that you cannot use your return travel tickets
- costs you have paid or legally have to pay if you are unable to use or are forced to move from your pre-booked and pre-paid accommodation
- up to £150 for pre-booked excursions
- the cost of replacing used points or miles if you booked your flight or accommodation using Avios or a similar promotional scheme, or a cash equivalent.

### You’re not covered for

❌ **We won’t pay for:**

- any claim when the local or national authorities have confirmed that it is safe to travel or stay at your destination
- any claim resulting from you not enjoying your trip or not wanting to travel
- anything mentioned in the general exclusions (page 51)
- any of these specific exclusions (see page 53 for full explanations):
  - 1. Recoverable expenses
  - 2. Anticipated events
  - 11. Administrative costs
  - 12. Timeshare fees.

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**Claiming for disaster cover**

To claim for costs after a natural disaster, you must:

- provide us with a cancellation invoice, your unused tickets and ticket receipts, as well as any other supporting documents that we reasonably ask for to support your claim
- contact our emergency assistance service as soon as possible once you become aware of the need to return home
- send us written confirmation of the natural disaster from the local or national authority of the area where it happened.

**How we settle claims**

Claims for unused accommodation will be calculated based on the number of complete days of your trip that are lost by your early return home.

We will only pay costs that would have applied at the time you first became aware of the need to cancel your trip.

**Excess**

The excess for each insured person is £75 for single trip and £50 for annual multi-trip, unless you are only claiming for lost deposits, in which case it is £10 for each insured person.
This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are authorised and regulated by the Financial Conduct Authority (FCA registration: 311958) and is underwritten by Liberty Mutual Insurance Europe SE.

Additional definitions applying to this section of cover only

**Insurer**
The insurer who will indemnify losses under this section through IPP.
Liberty Mutual Insurance Europe SE.

**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.

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

**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’re covered for

✔ End supplier failure cover
The Insurer will pay up to £5,000 in total for each Insured person named on the booking invoice for:

1. Irrecoverable sums paid prior to financial failure of 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

✘ The insurer will not pay for:

1. Travel or accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure.

2. Any end supplier which is, or which any prospect of financial failure is known by the insured person or widely known publicly at the date of the insured person’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 from 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 person has booked travel or accommodation.

5. Any losses which are not directly associated with the incident that caused the insured person to claim. For example, loss due to being unable to reach your pre-booked hotel following the financial failure of an airline.

Claims Procedure

IPP claims only

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to the following by advising that you have Direct Line Travel Insurance and quoting your Policy Number and reference ESFI-V2.18:

IPP Claims at Cunningham Lindsey
Oakleigh House
14-15 Park Place
Cardiff
CF10 3DQ.

Or contact:
- Telephone: +44 (0)345 266 1872
- Email: Insolvency-claims@ipplondon.co.uk
- Website: www.ipplondon.co.uk/claims.asp

For all other claims – please refer to page 10 – ‘If you need to make a claim’
Complaints Procedure

For complaints regarding your claim; Call 020 8776 3750 or write to: International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR or Email: info@ipplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy schedule.

It is IPP’s policy to acknowledge any complaint, advise you of who is dealing with your concerns and attempt to address them, all within five working days.

If IPP’s investigations take longer, a full response or an explanation of IPP’s position with timescales for a full response, will be given within four weeks.

Having followed the above procedure, if you are not satisfied with the response you may write to the insurer at:

Managing Director
Liberty at Lloyd’s
5th Floor
Plantation Place South
Great Tower Street
London EC3R 5AZ

In addition, you have the right to contact the Financial Ombudsman Service at the following address:

Insurance Division
Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9 123
Email: enquiries@financialombudsman.org.uk

Please make sure that you always quote your policy number to help your enquiry be dealt with efficiently. Making a complaint will not affect your right to take legal action.

Privacy Notice

How IPP uses your personal data

International Passenger Protection Limited (IPP) takes the protection of your personal data seriously and is committed to protecting your privacy. The specific company which acts as the “data controller” of your personal data will be the organisation providing your policy as set out in the documentation that is provided to you. If you are unsure you can also contact us at any time by emailing us at info@ipplondon.co.uk or by post at Data Protection Officer, IPP Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, UK.

In order for us to deliver our insurance services, deal with any claims or complaints that might arise and prevent and detect fraud, we need to collect and process personal data. The type of personal data that we collect will depend on our relationship with you; for example, as a policyholder or claimant. Your information will also be used for business and management activities such as financial management and analysis. This may involve sharing your information with, and obtaining information about you from, our distributors, and third parties such as brokers, credit reference agencies, claims handlers and loss adjusters, professional advisors, our regulators or fraud prevention agencies. We also collect personal data about our suppliers and business partners (such as brokers) for the purposes of business management and relationship development.

For further information on how your personal data is used and the rights that you have please see the privacy notice available at www.ipplondon.co.uk/privacy.asp. Please contact us using the details above if you wish to see the privacy notice in hard copy.
Your cover continued

**Business cover**

If your business money is lost or stolen, and you cannot obtain cash locally, we will pay a single emergency cash advance of up to £100 for each insured adult.

### You’re covered for

**✔ Business equipment**

We will pay up to £1,500 for your business equipment and business samples, if they are lost, stolen or damaged during your trip. This includes:

- up to £1,000 for any single item of business equipment
- up to a total of £1,000 for valuables owned or used by the business.

**✔ Hiring replacements**

We will pay up to £500 for each insured person towards hiring emergency replacement business equipment if yours is lost, stolen or damaged during your trip, or £250 if it is temporarily lost for more than 12 hours on your outbound trip.

**✔ Business colleague**

We will pay up to £1,500 for each insured person per trip for a colleague’s return travel tickets if they need to replace you because:

- you are treated as an inpatient for at least three days during your trip, or
- you had to cut short your trip due to due to death, injury or illness and we have agreed to pay a claim under Section G of this policy.

**✔ Business money**

We will pay up to £500 for each insured person if your business money is lost or stolen on your trip or during the 72 hours immediately before you are scheduled to leave home. This includes up to £250 for any business money you hold in cash (£150 if the insured person is under 18).

### You’re not covered for

**✘ We won’t pay for:**

- a any claim for items that are lost, stolen or damaged as a result of your deliberate, wilful or malicious actions, carelessness or neglect
- b any loss or theft that you do not report to police within 24 hours, or as soon as possible after that, or for which you have not obtained a police report
- c items that are confiscated, detained or delayed by customs or other officials
- d any claim for damage caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- e any claim for Business colleague (see above) where there would be no valid claim for emergency medical and travel expenses under Section D or Section E of this policy
- f any claim for items left unattended
- g valuables or business money not carried in your hand luggage
- h valuables or business money left in a motor vehicle or tent
- i valuables or business money left in your locked personal accommodation where a safe or safety deposit box is available and you have not used it
- j property which is specifically insured by another policy
- k anything mentioned in the general exclusions (page 51)
- l any of these specific exclusions (see full explanations, page 53)
  - 1. Recoverable expenses
  - 2. Anticipated events.
Claiming for business cover

You must:
- keep your business equipment and business samples safe and take all reasonable steps to recover them if they are lost or stolen
- report any loss or theft of business equipment and business samples within 24 hours of discovering it or as soon as reasonably possible after that, and get a police report
- get a Property Irregularity Report from your transport operator if the items were lost, stolen or damaged while in their care. If you travelled with an airline, you need to do this within the time shown in their conditions of carriage
- keep your tickets and luggage tags
- provide receipts for the items you are claiming for. These must show the price of the item and the date and place you bought it
- if you are claiming for Business colleague (see above), you must provide relevant medical certificates from a doctor, obtained at your own expense, receipts for your colleague’s travel tickets, and any supporting documents we may ask for.

How we settle claims for business equipment

If your claim for lost, stolen or damaged business equipment or business samples is successful, we will decide how best to compensate you. This can include:
- paying the cost of repairing or replacing the item
- a cash payment.

We will not pay more than the market value of the items at the time of the loss. If the items claimed for were part of a set, we will only pay to replace the lost, stolen or damaged items and not the whole set.

Excess

The excess for each insured person is £75 for single trip and £50 for multi-trip for business equipment and business money.

There is no excess for other types of business cover claim.
Other policy conditions

**General conditions**

**Policy terms and conditions**
You must keep to the policy terms, conditions and endorsements.
If you don’t:
- your policy may be invalid
- we may reject your claim
- we may not pay your claim in full.

**Providing accurate information**
You must provide us with information which is correct to the best of your knowledge. If you fail to provide correct information or inform us of any changes, it could affect your cover.

**Preventing loss**
You must take reasonable care to prevent loss, injury or liability, damage or accidents.

**Fraud**
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.

**Changes that may affect your cover**
You must tell us as soon as possible about any changes that could affect your cover, for example if:
- you book a trip lasting more than 42 days on an annual multi-trip policy
- you are diagnosed with a medical condition – see Medical Declaration, page 6
- you want to add or remove an insured person
- you change your travel destinations beyond those allowed on your schedule
- you change your travel dates outside the start and end dates of this policy
- you plan a hazardous activity that we have not specifically agreed with you
- you want to add or remove a cover option, such as personal belongings (Section A), winter sports cover (Section M) or business cover (Section P).
If you are not sure whether a change may affect your cover, please contact us.

**What we will do when you tell us about a change**
We may reassess your cover or your premium, or both.

**What happens if you don’t tell us about a change**
If you don’t give us correct information or tell us about any changes:
- your policy may be invalid
- we may reject your claim
- we may not pay your claim in full.
Paying the premium

You will only be covered if you pay your premium. If we can’t collect your premium on the date it is due, we will assume that you do not want to continue with your policy unless you tell us otherwise.

What happens if we can’t collect your premium

Before we cancel your policy, we will write to you to give you another opportunity to make the payment. If you do not pay the premium by the date stated in our letter, we will write to you again to confirm that your policy was cancelled on the date the missed payment was due.

Third party rights

Unless we have stated otherwise, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

Automatic renewal – annual multi-trip policies only

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 have advised us that you do not want this service.

We will write to you at least 21 days before your policy ends to confirm your renewal premium and policy terms. If you have chosen automatic renewal and you decide not to renew your policy, you must write to us or call us before your renewal date to let us know.

If we can’t automatically renew

In some circumstances, we may not be able to offer automatic renewal, for example if we need to discuss your renewal with you or your payment method changes. In this case, we will let you know and ask you to contact us about your renewal. If we are unable to renew your policy, we will write to you at your latest address we have for you.

Cancellation by us

We have the right to cancel your policy at any time if there is a valid reason. We will give you 14 days’ notice in writing. We will send our cancellation letter to the latest address we have for you.

Why we might cancel your policy

Reasons why we might cancel your policy include but are not limited to:

• you failing to co-operate with us or send us information or documentation as required by the terms of your policy where this significantly affects our ability to process your claim or deal with your policy

• you using threatening or abusive behaviour or language with our staff or suppliers.

If we cancel your policy, we will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to you.

Cancellation by you

You may cancel your policy any time by contacting us on 0345 246 0415 or sending us notice in writing.

If you cancel before your policy starts

If you cancel your policy before it is due to start, or within 14 days of the start date or the date you receive your documents, whichever is later, we will return any premium you have paid in full. We will not refund any premium if you have single trip cover which is for a period of less than one month.

If you cancel at renewal – annual multi trip policies only

If you cancel before the renewal date, or within 14 days of the renewal date or date you receive your renewal documents, whichever is later, we will return any renewal premium you have paid in full.
If you cancel before your policy starts or at renewal

We will not refund any premium:
• if a claim has been made; or
• you have taken a trip during the period you were insured.

If you cancel at any other time
If you cancel after 14 days have passed, we will not refund you, except if it’s because of a new medical condition as described below.

New medical condition
If you are diagnosed with a new medical condition after you have paid for your policy, we may:
• ask you to pay an extra premium
• add conditions to the policy
• exclude cover.
If we cannot provide cover for a medical condition or if you do not want to pay the extra premium, you can:
• call us on 0345 246 0415 to claim for cancellation of any trip you have booked and paid for that you have not yet made, or
• cancel your policy and we will send you a proportional refund, as long as you have not yet travelled or made a claim under the policy.

Evidence of claims for illness or injury
If your claim is for injury or illness, we may ask your permission to contact your doctor and access your medical records. If you refuse permission we may not be able to deal with your claim.

Medical Examinations
If your claim is for injury or illness, we may ask you to have a medical examination at our expense. We may also ask for, and pay for, a post-mortem examination if any insured person dies.

Age and residency
To be covered under this policy, you must be a resident of the UK. This means you must spend at least 6 months of any 12 month period in the UK.

Informing us
You must tell us about any claim you intend to make as soon as possible after of the incident. If you make a claim, you must pass on to us immediately every writ, summons and other document you receive in connection with it.

Providing documents
You must give us all the information, original documents and help that we need to process your claim. This includes medical certificates, details of your household insurance and any other relevant insurance policy. You must provide this information at your own expense.

Admitting liability
You must not admit liability, or offer or promise to pay anyone without our written permission.

Area of travel
You must travel only to the geographic region shown in your policy schedule. However, if your needs change, please call us on 0345 246 0415 and we will do our best to help you.

Trip length
Our travel insurance only covers trips up to a maximum length of:
• single trip: the duration shown in your policy schedule. This can’t be more than 90 days (42 days if you are 60 or over)
• annual multi-trip: 42 days per trip.
If you have an annual policy, each trip you make will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy. For single trip policies, your actual trip length will be shown in your schedule.

Winter sports trip length (if selected)
If you have a single trip policy, you are covered for the duration of your trip. If you have annual multi-trip insurance, the maximum is 22 days in any one period of insurance.
Recovering our costs
We reserve the right to take legal action in your name but at our expense to recover any payment we have made under the policy.

Unused tickets
We reserve the right to use your unused travel tickets if you cancel a trip or return home early.

Abandonment
You cannot abandon any property to us, except when we ask you to do so.

Other Insurances
If you have other insurance that covers the same loss, damage or liability, we will not pay more than our share of your claim, unless your claim is for personal accident (Section H). If the other insurance is a household policy, any contribution we claim should not affect your No Claim Discount (NCD) on that policy.
Other policy conditions continued

General Exclusions continued

✘ Foreign & Commonwealth Office

We do not cover you for travel to areas where the Foreign & Commonwealth Office has advised against ‘all travel’. If you are not sure whether there is a travel warning for your destination, or you think you may need to cancel or cut short your trip because of a developing situation, please check with the Foreign & Commonwealth Office at gov.uk/foreign-travel-advice.

✘ Indirect losses

Any losses that are not directly associated with the incident that caused the claim. Examples of indirect losses include:

- loss of earnings if you are unable to return to work following an injury or illness that happened during a trip
- the cost of replacing locks if you lose your keys during a trip
- any payments you would normally have to make during your trip.

✘ Deliberate harm or recklessness

Any claim made as a result of you:

- committing suicide or attempted suicide
- deliberately injuring yourself or making yourself ill
- putting yourself in needless danger, including danger that could reasonably be predicted, unless you were trying to save someone’s life
- contracting a sexually transmitted disease
- being under the influence of drugs or solvents, other than any drugs prescribed for you and taken under medical supervision
- drinking so much that your judgment is seriously affected.

✘ Armed forces

Any losses caused as a result of your duties as a member of the Armed Forces, unless you have to cancel or cut short your trip due to an unexpected emergency – see Reasons for cancellation Section F and Reasons for curtailment Section G.

✘ Other general exclusions

We will not pay for:

- any losses caused as a result of you breaking the law or being dishonest
- any claim for travel in an aircraft other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft
- any loss caused by changes in currency exchange rates
- any loss or damage more specifically insured by another insurance policy
- any expenses in providing any certificates, information or evidence which we need to process your claim.
1. Recoverable expenses
✘ Any expenses that you can recover from elsewhere.

2. Anticipated events
✘ Any claim for costs incurred as a result of an anticipated event – see Definitions, page 13.

3. Pre-existing medical conditions
✘ Any claim resulting from a pre-existing medical condition (see Definitions, page 13), unless you had already told us about the condition and we had agreed to cover it in writing.

4. Medical condition under investigation
✘ Any claim due to an illness or injury that is under investigation.

5. Hazardous activities
✘ Any claim resulting from you taking part in any hazardous activity.

6. Manual work
✘ Any claim resulting from manual work.

7. Motorised vehicles
✘ Any claim resulting from you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type in your home area.

8. Motorcycles, mopeds and scooters
✘ Any claim as a result of you using any motorcycle, moped or scooter, if:
   a you do not wear a crash helmet
   b you are the rider and you do not hold a valid licence to drive that vehicle type in your home area
   c the vehicle is above 125cc and it is not your mode of transport from your home area
   d you are not wearing appropriate protective clothing.

9. Quad bikes and all-terrain vehicles
✘ Any claim resulting from you using a quad bike or all-terrain vehicle as a rider or passenger.

10. Drones and model aircraft
✘ Any claim resulting from you owning or using a drone or model aircraft.

11. Administrative costs
✘ Any claim for administrative costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges.

12. Timeshare fees
✘ Any claim for fees relating to timeshare properties, including management and maintenance fees, except for exchange fees.

13. Ill-health of close relatives, close business associates and travelling companions
✘ Any claim for cancelling or cutting short your trip because a close relative, close business associate or travelling companion:
   a has a medical condition that has resulted in inpatient treatment or being put on a waiting list for hospital treatment
   b is diagnosed with cancer, or
   c is given a terminal prognosis in the 12 months leading up to the start or renewal date of this insurance (shown on your schedule), or the date when you booked your trip, whichever is later.
Everything else

About our Regulator

U K Insurance Limited 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.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.
Can we help?

Find answers at faqs.directline.com/help/travel-insurance

To make a change or to talk to us about your policy
We’re open 8am to 9pm Monday to Friday,
9am to 5pm Saturday and 10am to 5pm Sunday

0345 246 0415

Need to claim?

In an emergency
We’re open 24 hours a day, 365 days a year
From abroad +44 (0) 1252 740098
In the UK 0370 241 4628

For all other claims and non-emergencies
We’re open 8am to 6pm, Monday to Friday
From abroad +44 (0) 345 246 0415
In the UK 0345 246 0415

If you need legal assistance
We’re open 24 hours a day, 365 days a year
From abroad +44 (0) 370 240 0285
In the UK 0370 240 0285

If you would like a Braille, large print or audio version of your documents, please let us know.

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