FlexPlus
Current Account

Worldwide Family Travel
Insurance Policy
Booking a trip?

The following list details some of the things you should consider when booking a trip and travelling - this list is not exhaustive. Remember, you should read the full policy terms and conditions to understand what is covered and to ensure you have the right level of cover for your needs.

- **Is your travel agent ABTA or ATOL protected?**
  If you book through a travel agent or broker, make sure they are ATOL or ABTA protected. This will ensure that you are covered if they go out of business, as this policy doesn’t provide cover for travel agent or broker failures. However you may be covered if an end supplier fails, such as an airline or hotel. More details can be found in Section 8 - End supplier Failure Cover.

- **Could you benefit from a reciprocal health agreement on your journey?**
  When you travel abroad you may be eligible to benefit from a reciprocal health agreement. More details can be found on page 15. If you have used an European Health Insurance Card (EHIC) or Medicare we will waive the excess applicable to Section F – Medical and emergency costs whilst you are on your journey.

- **Are you or your partner aged 70 or over?**
  If yes, then remember to buy the required age extension upgrade before you book a trip. Details on how to do this are on page 6. You will not be covered by the policy if you have not purchased this upgrade.

- **Do you or anyone to be covered by this policy have a medical condition that you need to cover whilst on a trip?**
  Make sure that you contact us before you book as this insurance automatically excludes cover for pre-existing medical conditions. Details on how to do this and what we mean by a pre-existing medical condition are on page 17. An additional premium may be payable or we may not be able to cover your pre-existing medical condition(s).

- **Is your trip for more than 31 days?**
  This policy covers you for up to a maximum of 31 days. If your trip is longer that’s no problem, you can contact us to purchase a trip extension upgrade. This must be done before your departure from the UK. Further details on how to do this can be found on page 6.

- **Are you taking valuable items on holiday?**
  Remember to keep your valuables on your person or locked securely in your accommodation at all times. Details of the items covered and maximum claim limits can be found on page 36.

- **Need to make a claim?**
  Make sure you keep the following numbers handy:
  - Non – emergency Claims: 0800 051 0154
  - 24 Hour emergency assistance:
    - Outside the UK: +44 141 349 0288
    - Within the UK: 0141 349 0288

  Remember there is an excess of £50 per person on most sections of the policy. Full details can be found in each section.

Welcome to your FlexPlus policy document for Worldwide Family Travel Insurance

Within this document you will find key information to help you understand everything that you need to know about your Worldwide Family Travel Insurance Policy. Don’t forget you can find copies of all your account documentation at nationwide.co.uk/downloads.

We work with the Foreign & Commonwealth Office to do all that we can to help you stay safe overseas. Visit the FCO website at gov.uk/travelaware for essential travel advice and tips.

Please use the content guide on the next page to help you easily locate the section you need to find.
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Part 1 – Cover for your journey
- A Cancellation
- B Travel delay and abandonment
- C Missed departure
- D Missed connections
- E Curtailment (cutting a journey short)

Part 2 – Cover for you
- F Medical and emergency costs whilst you are on your journey
- G Hospital benefit
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Part 3 – Cover for your property
- L Personal possessions
- M Personal money
- N Emergency passport/driving licence costs
- O Extended kennel, cattery or parking costs
- P Winter sports
- Q Business cover
- R Golf cover
- S Wedding cover
1. Important Information

It is recommended that you read this booklet before travelling and carry it with you when on a journey. Whilst the whole policy is important, you should pay particular attention to all definitions, exclusions and conditions.

This insurance is only available to you when you meet one of the requirements of the Schedule of Insured Persons on page 15.

This insurance provides cover for journeys of up to 31 days, if you are travelling on a journey for longer than this please call us on 0800 051 0154.

This policy does not automatically provide cover for pre-existing medical conditions. If you want to see if cover is available, please call us on 0800 051 0154. More details are on page 17.

Please note that if a travelling companion, or (whether they are travelling with you or not) either a member of your immediate family or business partner, has been a hospital inpatient in the 12 months prior to you booking the journey or been put on a waiting list for hospital treatment, then this policy will not cover you for subsequent cancellation of the journey if you are unable to go because of this.

Providing accurate information

You must take care to provide us with accurate information which is correct and complete to the best of your knowledge. Please check all the policy details carefully, as these set out the information you have given us. If you think there is a mistake or you need to make changes, you must notify us immediately. Failure to provide correct and complete information or inform us of any changes could adversely affect your policy, potentially invalidating your policy and causing claims to be rejected or not fully paid. Please note that you are responsible for the information provided about others covered by the insurance being correct and complete.

How to make a claim

If you are in the UK and wish to notify us of a claim, please telephone the claims department on 0800 051 0154 8am-6pm Monday-Friday.

If you are abroad and require emergency assistance please contact our assistance service on +44 141 349 0288, which is open 24 hours a day 365 days a year.

Duplicate Insurance

If you have more than one policy in force, you should be aware that at the time of any incident which is covered by both policies, the costs may be shared proportionally between the two insurance companies based on the cost of the claim and the sums insured of each policy.

When recording a claim with either provider, you must therefore provide details of your second policy. The insurers will then arrange a contribution between themselves. However, this will not affect the claim.

To upgrade your FlexPlus Current Account Travel Cover

We offer a range of ‘Top-up’ insurance covers each for an additional premium:

a) Age extension: If you are not within the age limits as outlined on page 15 we will be able to provide cover for an additional premium of £65 (inclusive of Insurance Premium Tax, Where applicable & subject to medical screening). Premiums are correct at time of going to print but may subject to change.

b) Extended journey cover: If you are planning a long holiday or extended journey for longer than 31 days we can extend your cover up to 180 days in total. (Extended journey cover is not available for winter sports).

c) Excess waiver: With an excess waiver upgrade you will not have to pay the standard policy excess in the event of a claim.

d) Hazardous activities cover: Upgrade your cover as outlined on page 19.

e) Cancellation extension: If you are planning a journey and the value of that journey exceeds £5,000 for each insured person, you can extend the amount of cancellation cover available for that single journey.

f) Guest cover: If you want to add cover for anyone other than the account holder, their partner or any dependent children. Guests must always travel with the account holder(s).

To purchase any of the above top up insurance covers please contact us on 0800 051 0154 8am-9pm Monday–Friday, 9am–5pm Saturday and 10am–5pm Sunday. NOTE: We don’t automatically issue a document confirming the names of all insured persons, but we can do so on request. If you declare a medical condition for any insured person, we will write to the person with that condition. If you have purchased any of the above upgrades and the personal details of you or your guests change, for example, change of name or change of address, you must inform UK Insurance Limited by calling 0800 051 0154.

Any upgrades purchased are only valid whilst you remain eligible for FlexPlus Travel Insurance, and are subject to all the same terms and conditions as the standard policy.

If you switch from or close your FlexPlus current account, any upgrades previously purchased through UK Insurance Limited will be cancelled and no refund will be provided unless the upgrade was purchased in the 14 days leading up to the cancellation and a claim has not been made.

Cancelling your Insurance

This policy comes as an integral part of services that come with your Nationwide FlexPlus current account. No separate fee is payable for or attributable to this policy. This policy will not be available to you if you no longer hold a FlexPlus current account with Nationwide. This means that:

• If you want to, you can cancel your insurance cover at any time. However, it is a term of your FlexPlus current account that if you cancel any of the benefits or services of your FlexPlus current account, you must close your account with Nationwide or switch to another current account with them.

• No refund will be due upon cancellation of this policy.

• If you want to cancel, you should do so by closing your FlexPlus current account, at which point the benefits and services of this policy will no longer be available. Please call Nationwide on 0800 11 88 55 for information on how you can close your FlexPlus current account.

It is a term of your FlexPlus current account that Nationwide has the right to cancel this policy for a reason that is set out within their terms and conditions (which will include if you fail to pay the monthly FlexPlus current account fee). If they do that, they will tell us and we will then withdraw your cover. The notice period you are given for this will be as set out in your FlexPlus current account terms.

We may also cancel this policy immediately in the following circumstances:

• if you fail to comply with the terms and conditions of this policy. We will take into account the severity and circumstances of the breach and we will act reasonably in response to it;

• if required to do so to comply with any law or guidance or regulatory requirement;

• if fraudulent activity is reasonably suspected on the account.

If your policy is cancelled as explained above, this will have the effect of closing your FlexPlus current account.

Changes to your policy and withdrawal of cover

Nationwide has the right to withdraw or alter the benefits and services you receive under this policy for reasons set out in your FlexPlus current account terms. This enables them to alter, for example the extent of the cover you receive under this policy. If they do that, they will give you notice and we will vary these terms in accordance with those changes. The notice of a change will be as set out in your FlexPlus current account terms.

We can also withdraw cover or make changes to the terms of this policy and Nationwide will give notice of the change to you. We may make changes for the following reasons:

• to respond to any changes in law, regulations, industry guidance or codes of practice or to a decision by a regulator, court or ombudsman;

• to respond to changes in our costs, including administrative costs and the costs involved in providing these services or benefits;
to respond to changes in technology;
- to reflect any changes in ownership or re-organisation due to a merger or acquisition;
- to maintain our financial strength to ensure we are in a position to cover claims made by all our policyholders.

As this insurance policy has no fixed end date, we may also need to withdraw the cover or make changes for other reasons that we cannot anticipate.

**When and how you will be told about a change or withdrawal of cover**

Changes we or Nationwide make to this policy will normally be notified to you by Nationwide.

If we need to make any change to your policy, and it is not to your disadvantage, we may do so immediately. For these types of changes, Nationwide will tell you about the change in one of the following ways:

- displaying information in a Nationwide branch;
- displaying information on the Nationwide website;
- advertising in the press;
- sending you a secure message or notice via the Internet Bank or Banking app (if you are a registered user); or
- including a message with your online or paper statement.

If the change is to your disadvantage or if we withdraw your cover, Nationwide will tell you personally:

- by writing to you (email, letter or text);
- including a message with your online or paper statement; or
- sending you a secure message or notice via the Internet Bank or Banking app (if you are a registered user)

and you will be given at least 30 days’ notice of the change. If we withdraw your cover under this paragraph you will be given 60 days’ notice.

**If you have already booked a journey**

If a change is made to your cover and you have already booked your journey when you are notified of the change, the change will not take effect in relation to that journey. The change will take effect in relation to any other journeys booked by you after the date you are told about the change, as set out in this section.

Please note that if we or Nationwide withdraw the benefit of the cover entirely, the withdrawal will take effect on expiry of the notice period, regardless of whether you have already booked your journey.

**What you can do if we make a change**

If you’re not happy with a change Nationwide tell you about in advance and you decide you want to cancel your insurance cover, you will need to close your Nationwide FlexPlus current account. If you tell Nationwide you are closing your FlexPlus current account for that reason, you can withdraw all money and close or switch the account without charge, provided you tell Nationwide within 60 days of the date you are told about the change. If you close your account, any money that you owe (including the payment of interest) will continue to apply until you have repaid all of the money.

**Making a Complaint**

If you need to complain:

For issues relating to the purchase or administration of your FlexPlus current account Travel Insurance (including any upgrades and endorsements) or a claim you have made:

- Please call us on 0800 051 0154.
- If you wish to write, then please address your letter to Nationwide FlexPlus Travel Insurance Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.

If you are not satisfied with the way we have dealt with your complaint you may refer it to the Financial Ombudsman Service (FOS). You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. The FOS provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website financial-ombudsman.org.uk

Their address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Phone: 0800 023 4567 or 0300 123 9123.

The FOS will contact us for you. The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS, then we will still respond to your complaint but if we cannot sort out the differences between us, you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

You can refer complaints about claims under Section 7K – Legal costs to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If 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.

You can refer any complaints about Section 8 – End supplier Failure Cover as set out on page 46, Complaints Procedure.

**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 ec.europa.eu/odr.

**Details about our regulator**

FlexPlus Worldwide Family Travel Insurance policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at fca.org.uk. The Prudential Regulation Authority website can be visited at bankofengland.co.uk/pra

**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 fscs.org.uk. U K Insurance Limited is a member of this scheme.
2. Definitions

Any word defined below will have the same meaning wherever it appears in this travel insurance policy and any endorsements (being statements issued by us to record any agreed alterations to the contract as originally completed) and will appear in bold.

Account Holder
The holder of a Nationwide FlexPlus current account.

Abroad
Outside the UK.

Anticipated Event
Any event or occurrence which you or your immediate family knew would occur or could have reasonably have expected to occur and which you or your immediate family were aware of at the time of booking your journey, when you became eligible for cover or when purchasing an upgrade, whichever is later.

Bodily Injury
A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).

Business Equipment
Electrical equipment (excluding mobiles and smartphones), business books, stationery and office equipment that you own or is your legal responsibility and used for the purposes of business and is not covered by another policy.

Business Samples
Business samples mean all business stock owned by or the legal responsibility of you.

Consumable Items
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.

Curtailment/Curtail
Cutting short your journey after its commencement to return to your home address or business address.

Dependent Children
All children (including legally adopted, foster and step children) of the account holder who at the start date of the journey have not reached the age of 19 or not reached the age of 22 if in full time education, living at the home address and are unmarried or have not entered into a Civil Partnership.

We will cover dependent children who do not reside permanently (or for the majority of the time) with the account holder, providing the child(ren) reside permanently with the other parent for the remainder of the time.

Directly Related
Refers to situations where the account holder or any insured person has previously suffered from the same medical condition or illness.

For instance, claims for a heart attack would be excluded if:

a) You have previously suffered a heart attack, or any condition that makes a heart attack more likely and answer yes to any of the Medical Statements on page 17 and;

b) we have not agreed to extend cover for the condition.

End Supplier (applies to Section 8 – End Supplier Failure Cover only)
The company that owns and operates the services listed in point 1 of Section 8 – End Supplier Failure Cover.

Excess
An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person. If you have two or more journeys you need to cancel, each journey is a different claim.

Extra Accommodation
Extra accommodation is defined as any hotel room, apartment or villa. It does not include items such as food, drink, telephone calls (except to our Assistance Service), newspapers, and taxis.

Financial Failure (applies to Section 8 - End Supplier Failure Cover only)
The End supplier becoming insolvent or has an administrator appointed and being unable to provide agreed services.

Golf Equipment
A complete set of golf clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

Guest
Any person who is travelling with the account holder during the period of the journey who lives in the UK and for whom the appropriate additional premium has been paid.

Hazardous Activity
An activity or activities that you are not covered for participating in, unless you have declared it to us and it has been accepted by us in writing. Details of included activities and Hazardous activities are given in Section 6 – Included activities and Hazardous activities of this policy.

Home Address
Where you live in the UK.

Home Area
England, Scotland, Wales, Northern Ireland or the Isle of Man if your home address is in any of these countries, or the Channel Islands if your home address is on any of these islands.

Immediate Family

Insured Couple
Two individuals, one of whom is an insured person and are due to get married abroad. Where one individual is not covered under this policy, we will extend cover under all sections for the duration of the journey when the wedding has been booked to take place abroad.

Journey
A journey that begins and ends at your home address 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.

Legal Costs
• All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the solicitor 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 in writing.

Loss of Limb
A Loss of Limb is the permanent severing either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.
Loss of Sight
Is when: in one eye after the correction is 3/60 or less on the Snellen Scale (this means seeing at three feet what you would see at sixty feet) or; in both eyes if your name is added to the register of blind persons by a fully qualified ophthalmic specialist.

Manual Work
Any work which involves: Using, installing or maintaining equipment or machinery; building or construction work; caring for children in any capacity, other than children who are members of your immediate family or a travelling companion.

Medical Adviser
A senior medical officer appointed by the assistance service.

Medical Practitioner
A person other than you, a member of your immediate family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

Partner
The person the account holder lives with at your home address in a relationship, whether married or cohabiting, as if husband and wife or civil partners, regardless of gender.

Personal Money
Cash, letters of credit, travel tickets and hotel vouchers, all held for your private purpose and includes the wallet or purse in which these items are carried.

Personal Possessions
Your luggage and its contents, your valuables and anything you wear or carry when travelling (including pushchairs and wheelchairs). This does not include business equipment, golf equipment or ski equipment.

Pre-existing Medical Condition
Any medical condition for which, at the date you became an insured person or the date when you booked your journey, whichever is later, you are unable to comply with the Medical Statements on page 17 of this policy.

Public Transport
The following scheduled services: train, coach, bus, taxi, aircraft or sea vessel.

Redundant/Redundancy
Any person being made involuntarily unemployed, who is under the normal retirement age for someone holding that person’s position, and is registered for a Jobseeker’s Agreement with the Department for Work and Pensions.

Single Article
One item, pair or set of articles (this doesn’t include golf equipment).

Ski Equipment
Skis (including bindings), clothing, snowboards, boots and poles either owned or hired by you.

Ski Pack
Lift pass, ski school and equipment hire fees or combination of these items that were pre-booked in the UK or purchased upon your arrival in resort.

Solicitor
Any suitably qualified person appointed to represent you under Section 7K – Legal costs.

Total Permanent Disablement
A disability preventing you from doing any work of any kind for 104 weeks and at the end of this period there is no reasonable hope of improvement.

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 in a locked room or safe. Property left in a vehicle is unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Property left in a trailer, caravan or storage box is unattended unless it is hidden from view and that trailer, caravan or storage box is locked.

United Kingdom/UK
England, Northern Ireland, Scotland, the Isle of Man, Wales and the Channel Islands.

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

We/our/us
UK Insurance Limited and all our agents.

Wedding Attire
Clothing bought especially for the occasion, hair styling and flowers.

Your/You/Insured Person
The account holder, their partner, any dependent children and any guest.
3. Emergency Assistance

The 24-hour Worldwide Emergency Service

Our assistance services provide a 24-hour emergency travel service which includes medical assistance and a personal travel referral service for FlexPlus current account holders travelling outside the UK.

What to do in the event of an emergency

Please contact our assistance services as quickly as possible:

Telephone 0141 349 0288 (from abroad +44 141 349 0288)
Fax 0345 901 2211/2212 (from abroad +44 345 901 2211/2212).

Please state that you are a Nationwide FlexPlus current account customer and provide details of the problem. An experienced co-ordinator in the UK will deal with your enquiry and will then ensure that where necessary:

a) Hospitals are contacted and necessary fees guaranteed.
b) Medical advisers are consulted at the outset for their views on the possibility of arranging your return to the UK.
c) Assistance upon arrival in the UK is provided where medically necessary. Assistance co-ordinators are, in most cases, multilingual and able to converse with doctors and hospitals abroad. You may also call our assistance services for information relating to emergency health matters when travelling abroad.

Medical advice

Our assistance services will:

• Provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment is required.
• Continue monitoring the patient’s condition.
• Help obtain necessary medication if they are not obtainable locally and dispatch them to the patient.

Message line

Emergency message relay to pass on up to two messages to relatives or business associates if medical or travel problems disrupt your travel schedule.

Document care

Help with the replacement of lost or stolen tickets and travel documents and referral to suitable travel offices.

4. Operation of Cover

You are covered for multi-trip travel worldwide up to a maximum of 31 days per journey (unless we have agreed an extension in writing).

Schedule of insured persons

This policy wording confirms who is eligible for Nationwide FlexPlus current account Travel Insurance:

1) Eligible Nationwide FlexPlus current account holders;
2) The Nationwide FlexPlus current account holder’s partner;
3) The Nationwide FlexPlus current account holder’s dependent children.
4) The Nationwide FlexPlus current account holder’s named guest(s).

If you have taken the guest upgrade cover option, cover applies to:

This insurance allows all Nationwide FlexPlus current account holders, their partners and dependent children to travel independently of each other throughout the year. Any named guest must travel with the FlexPlus current account holder or their partner to be covered by the policy.

Cover is only available to permanent residents of the UK.

There is an upper age limit of 69. If any insured person is aged 70 or older, you must buy an age extension, which you need to renew each year in order for us to cover you. You only need one age extension per account. If you do not buy an age extension all cover will cease from the date you turn 70.

Every person aged 70 or over must be medically screened each year and you may need to pay a further additional premium to cover any medical conditions.

All customers

No matter when you opened your FlexPlus current account, it is recommended that you check page 17 to ensure you understand cover around medical conditions. If you are unsure about cover you should call 0800 051 0154 in order for anyone intended to be covered by the policy to be medically screened.

All cover will stop:

• upon closure of your FlexPlus current account; or
• if you no longer meet one of the requirements of the Schedule of insured persons above.

Foreign & Commonwealth Office

We will not pay claims when you travel to an area where the Foreign & Commonwealth Office (FCO) advice is against ’all travel’.

Reciprocal Health Agreements

Full details are available from nhs.uk/nhsengland/Healthcareabroad

European Union

If your journey includes visits to any country in the European Union, Iceland, Liechtenstein, Norway or Switzerland, we strongly recommend that, if you are eligible, you obtain a European Health Insurance Card (EHIC) and take it with you whenever you travel. EHIC enables you to benefit from the reciprocal health agreements that are in place with these countries, and which also apply to certain other countries and territories. If you use your EHIC to reduce the costs of medical treatment you receive, we will waive the excess on any additional claim under Section 7F - Medical and emergency costs whilst you are on your journey. EHIC is free and valid for five years; application can be made online at ehic.org.uk or by calling 0300 330 1350 and a separate card is required for every person travelling.
Australia
If your journey includes a visit to Australia you must enrol at a local Medicare office, but you can do this after you have had treatment for the first time. In-patient and out-patient treatment is then available free of charge.

General provisions
The policy is evidence of the contract between you and us. The policy and any endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. The conditions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be paid.

Extension to the period of the journey
If during your journey you are delayed through no fault of your own, then the insurance will be extended without additional premium for as long as it is reasonably necessary for the completion of the journey. Your policy only covers you for journeys of up to 31 days in length. For an additional premium you can extend this limit up to 180 days. This must be done before your departure from the UK. Extended journey cover is not available for winter sports.

Please call us on 0800 051 0154 in order to pay the additional premium and have cover confirmed in writing.

Sharing of claims and underwriting information
U K Insurance Limited exchange information with other insurers through various databases to help check the information provided and also to prevent fraudulent claims. In the event of a claim, the information you supply on a claim form and other information relating to a claim, will be put on record and made available to other Insurers.

Which Law 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 have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

5. Medical Statements
Call us on 0800 051 0154 to talk about your medical circumstances.
You will not be automatically covered for any claims directly related to a pre-existing medical condition. You should call us as soon as possible so we can talk to you about your condition(s) and work out whether we can cover them for free, for an additional premium or if we can’t cover your conditions. We will write to you to confirm what we tell you over the phone.

At the time of opening the account or before you book a journey (whichever is later):
You must tell us about each pre-existing medical condition for any insured person. If you do not tell us you may not be covered. This is any medical condition for which you answer ‘yes’ to one or more of the five questions below:
1) Are you under investigation, awaiting diagnosis, receiving in-patient treatment or are waiting to receive treatment;
2) Have you been prescribed medication (including repeat prescriptions) in the last 12 months, whether taking it or not for anything other than a Cold, the Flu, hormone replacement therapy or contraception;
3) Have you been diagnosed or treated with a heart or cancer related condition in the past 12 months;
4) Are you aware of any medical reason which makes it likely that you may not be able to go on the journey or continue with it;
5) Have you been given a terminal prognosis.

At the time of booking a journey or purchasing an upgrade:
From the time that you book a journey or purchase an upgrade, the cancellation element of this insurance contract becomes active. You will not be covered if you cancel a journey for a reason which is directly related to a pre-existing medical condition unless you have told us about it and we have agreed to cover it.

After you book a journey but before you leave:
If, after booking a journey, but before you leave to go on that journey you are diagnosed with:
- a heart condition, a circulatory condition (problems with blood flow, including high blood pressure) or a breathing condition (including asthma);
- any type of cancer;
- any joint or bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes
you must call us. You will be covered should you want to make a claim under the policy for the cancellation of that journey.

If you decide that you still want to go on the journey, then you must call us, as this policy will not automatically cover claims that may arise directly from your newly diagnosed condition(s) whilst you are away.

When you call us, we will talk to you about your condition(s) and work out whether we can cover them for free, for an additional premium or if we can’t cover your conditions.

If we are unable to cover your condition and you still want to go on your journey, then we will not pay claims that are directly related to the excluded medical condition; however, all other cover applies as per the terms and conditions.
At any time:
There is no cover:
• where you are travelling to obtain medical advice
• if you are travelling without having received medical advice where it would have been reasonable for you to have consulted your medical practitioner.

After you have called us
Where we cover or decline to cover medical conditions, we will usually apply those terms for a 12-month period and at the end of this period we will send you a letter asking you to call in again. We will talk to you about your condition(s) and assess your condition(s) annually. If you do not contact us in response to such a letter any cover provided for that condition will end.

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 unable to cover your condition(s) but at a later date we might be able to or that the additional premium charged may change.

6. Included Activities and Hazardous Activities

You are not covered if you take part in any activity:
• That is not listed at all under Included Activities below, or is in the Hazardous Activities list below, unless you have declared it to us, it has been accepted by us in writing and you have paid any additional premium.
• Where such activities are part of your professional duties, for competitive or racing purposes or where you are receiving financial reward for participating in such activities.

Included Activities

Any time:
There is no cover:
- where you are travelling to obtain medical advice
- if you are travelling without having received medical advice where it would have been reasonable for you to have consulted your medical practitioner.

After you have called us
Where we cover or decline to cover medical conditions, we will usually apply those terms for a 12-month period and at the end of this period we will send you a letter asking you to call in again. We will talk to you about your condition(s) and assess your condition(s) annually. If you do not contact us in response to such a letter any cover provided for that condition will end.

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 unable to cover your condition(s) but at a later date we might be able to or that the additional premium charged may change.
- Safari
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball

**Water based activities – must be in inland or coastal waters only unless otherwise stated:**
- Angling (pier, freshwater or sea angling)
- Body or boogie boarding
- Banana boating (buoyancy aid must be worn)
- Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Cruises
- Dinghy sailing (buoyancy aid must be worn)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under Section 7J - Personal liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- SCUBA diving (to a depth of 30 metres and only where you are a qualified diver and you are 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)

**Air based activities:**
- Gliding (as a passenger only)
- Hot air balloon rides (as a passenger only)
- Parascending (over water)

**Winter Sports activities:**
- 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 or ski-doing (no cover under Section 7J - Personal liability)
- Snow shoeing
- Tobogganing

**Hazardous Activities (only covered if you have selected and paid for the Hazardous Activities extension and where the activity is supervised by a professional instructor holding the relevant qualifications):**
- Abseiling
- Bridge swinging (one jump only)
- Bungee jumping (one jump only)
- Canoeing or kayaking (grades four and five only, helmet and buoyancy aid must be worn)
- Canopy walking
- Fell walking (from 3,001 metres up to 5,440 metres above sea level)
- Glacier skiing (on piste, or off piste with a qualified guide)
- Heli skiing
- Hiking (from 3,001 metres up to 5,440 metres above sea level)
- Ice hockey
- Kite surfing
- Lacrosse
- Land yachting
- Luge
- Mountain biking on off-road trails (but not downhill racing, jumping or extreme ground conditions). Helmets must be worn
- Parachuting
- Paragliding
- Parascending (over land)
- Rambling (from 3,001 metres up to 5,440 metres above sea level)
- Rafting (grades four and five only, helmet and buoyancy aid must be worn)
- Rappelling
- Shark diving
- Trekking (from 3,001 metres up to 5,440 metres above sea level)

If you are unsure about whether you are covered for activities that you plan to participate in you must call us on 0800 051 0154.

**Use of Motor Vehicles – Scooters, Mopeds and Motorcycles**
This policy will automatically cover you on your journey for using hired motor vehicles of 125cc or less but you must wear a crash helmet and, if you are the rider, you must hold a valid licence to drive that vehicle type where you live in the UK.

You will also be covered for vehicles above 125cc but only if you hold a valid licence to drive that vehicle type where you live in the UK, it is your mode of transport from where you live in the UK and you are wearing suitable protective clothing.

Cover under Section 7J - Personal liability does not apply to the use of any motor vehicle.

**Use of Motor Vehicles – Quad Bikes**
No cover is provided for your use of a quad bike or all terrain vehicle, whether as a rider or passenger, on road or off road.
7. Your Cover

Part 1 – Cover for your journey

A – Cancellation

Please note!

From the time that you book a journey, the cancellation element of this insurance contract becomes active. Therefore prior to booking a journey please refer back to the medical statements on page 17 to ensure that any claim relating to a pre-existing medical condition will be covered if you have to cancel your journey. You must not be aware of any reason why your journey may be cancelled.

What you are covered for

We will cover you up to £5,000 per insured person for your:

- Unused deposits;
- Accommodation and travel costs (including car hire, excursions and activities); and
- Unused kennel, cattery, professional pet sitter or car parking charges;

That you have paid or legally have to pay if you unavoidably need to cancel your journey for one of the following reasons:

1. Death or serious injury or illness to:
   - you;
   - a travelling companion;
   - a member of your immediate family or a business partner (whether they are travelling with you or not) who are all resident in the UK; or
   - a relative or friend in whose home you are intending to stay.

2. You or a travelling companion being required:
   - for jury service in the UK;
   - as a witness in the UK;
   - to stay at your home address following a serious burglary, fire, storm or flood at your home address or usual place of business in the UK, which occurs during the 14 days immediately prior to the journey starting.

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

4. Your pet dog or cat requiring life saving treatment within seven days immediately prior to the journey starting.

5. You being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended journey.

6. The Foreign & Commonwealth Office advising against ‘All travel’ or ‘All but essential travel’ to your intended destination, providing the advice came into force after you opened your FlexPlus current account or booked your journey (whichever was later) and you are cancelling your journey within 28 days before your departure date.

7. If you or a travelling companion become pregnant and are advised by your medical practitioner not to travel as a direct result, or your carrier confirms you would be travelling outside their Conditions of Carriage, after you opened your FlexPlus current account or booked your journey (whichever was later).

8. Your passport or visa being stolen within seven days of your planned departure and you cannot obtain a replacement in time.

9. If you can no longer stay at your pre-booked and prepaid accommodation because of:
   - fire;
   - storm;
   - lightning;
   - landslide;
   - avalanche;
   - explosion;
   - hurricane;
   - earthquake;
   - volcanic eruption;
   - flood;
   - tidal wave or tsunami;
   - medical epidemic or pandemic;
   - civil unrest;
   - outbreak of food poisoning within your accommodation.

Claims conditions

In addition to anything mentioned in the General Conditions, we will only pay:

1. For expenses which you have pre-paid or contracted to pay, at the time you realise a claim may be made.

2. For claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cancellation is medically necessary.

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:

1. Government regulations, excluding where the UK FCO advise against ‘All Travel’ or ‘All but essential travel’ to your intended final destination.

2. Any criminal proceedings or your financial circumstances.

3. Your unemployment due to gross misconduct, resignation, voluntary redundancy, lack of work (if you are self-employed), your promotion or any other occupational posting.

4. Your discrimination to travel or continue your journey.

5. Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking except where covered by Section B - End Supplier Failure Cover.

6. Adverse weather conditions, other than as provided in What you are covered for, item 9. above.

7. A pre-existing medical condition unless declared to us and accepted by us in writing.

8. The transport operator or their agents refusing to transport you or a travelling companion, because they consider that you or they are not fit to travel.

9. A terminal prognosis being given to a travelling companion, a member of your immediate family or a business partner which has resulted in that person being a hospital inpatient or being put on a waiting list for hospital treatment in the 12 months before the start of this insurance or you booking the journey, whichever is later.

10. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the journey, about whether or not it was appropriate for you to travel.

11. An anticipated event.

12. You not having the correct passport or visa, or failing to get police confirmation that your passport or visa had been stolen.

13. An annual fee for the upkeep or maintenance of a property e.g. timeshare, whether you are able to occupy that property or not.

14. Expenses you can recover from elsewhere.

15. Any fees charged to you by your journey provider as a result of your chosen method of payment for your journey, such as a credit card or debit card fee.

16. The unused expenses of a person who is not insured under this policy. If you are travelling with someone who is not insured under this policy, we will only pay your proportion of costs not theirs, regardless of who has paid for the booking.
Claims settlement
1. You must provide us with all documentation reasonably necessary in support of your claim. By saying reasonably necessary, we mean documents such as:
   a) A booking confirmation/invoice from the company you booked the journey with.
   b) Confirmation of the delay from your carrier.

This list is not exhaustive and you may be asked to provide other types of documentation to substantiate your claim.

2. No payment shall be made under more than one item of this section.

3. We will deduct an excess of £50 for claims under 2. Abandonment. No excess applies under 1. Delay.

4. You must seek recompense from the operator where you should be entitled to compensation (e.g. due to EU Passenger Rights). Any amount you can recover will be deducted from any claim we pay.

B – Travel delay and abandonment

What you are covered for

1. **Delay**

   We will pay you up to £1,000 per insured person after the first four hours’ delay of the pre-booked flight, sailing, train or coach journey for additional expenses such as accommodation, travel, meals and refreshments which arise because the transport you have checked-in for is delayed – it doesn’t cover the cost of telephone calls.

2. **Abandonment**

   We will pay you up to £5,000 per insured person, if you decide to:
   i. abandon the journey and return to your home address, where we will pay for journey deposits and costs, or
   ii. travel to your pre-booked destination by alternative means, where we will pay additional expenses such as accommodation, travel (to a similar standard as you had already booked and paid for), meals and refreshments because your pre-booked flight, sailing, train or coach journey from the UK is delayed for at least:
      - six hours, on journeys of four nights or less, or
      - twelve hours, on journeys of five nights or more
   or you are prevented from starting your journey or returning to the UK because airspace has been closed on the orders of an official Government or regulatory body for more than 24 hours following your scheduled departure.

Claims conditions

In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:

1. Provide confirmation of the scheduled departure time as detailed on your travel itinerary and the actual departure time from the airline.
2. Provide receipts confirming any additional costs you pay.

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:

1. A strike or any form of industrial action which had been announced or commenced before you became an account holder, purchased the travel tickets or obtained confirmation of booking, whichever came later.
2. Any claim if you did not allow enough time to arrive at your point of departure as recommended by your transport operator.
3. Any claim for missed departure where you were travelling in a vehicle that you own and which has not been serviced and maintained to the manufacturers instructions or runs out of fuel or power.
4. 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 motoring association website, on news bulletins or in the press.

Claims settlement

1. You must provide us with all documentation reasonably necessary in support of your claim. By saying reasonably necessary, we mean documents such as:
   a) A booking confirmation/invoice from the company you booked the journey with.
   b) Confirmation of the delay from your carrier.
   c) Evidence of the accident or breakdown of the vehicle.

This list is not exhaustive and you may be asked to provide other types of documentation to substantiate your claim.

2. You must seek recompense from the operator where you should be entitled to compensation (e.g. due to EU Passenger Rights). Any amount you can recover will be deducted from any claim we pay.
D - Missed connections

What you are covered for
If you are delayed after you have checked in, meaning that you miss your connecting transport and an alternative is not offered by the transport provider within four hours, we will pay up to £1,000 per insured person for additional accommodation, travel expenses, meals and refreshments.

Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:
1. Provide confirmation of your scheduled departure times as detailed on your travel itinerary and your actual departure times from the airline/carrier.
2. Provide written proof of any additional expenses you pay and for which you are claiming from us.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:
1. You missing the check-in time as shown in your travel itinerary for any reason, other than the previous transport only delayed.
2. A strike or any form of industrial action which had been announced or commenced before you became an account holder, purchased the travel tickets or obtained confirmation of booking, whichever came later.

Claims settlement
1. You must provide us with all documentation reasonably necessary in support of your claim. By saying reasonably necessary, we mean documents such as:
   a) A booking confirmation/invoice from the company you booked the journey with.
   b) Confirmation from your carrier of the delay.
This list is not exhaustive and you may be asked to provide other types of documentation to substantiate your claim.
2. You must seek recompense from the operator where you should be entitled to compensation (e.g. due to EU Passenger Rights). Any amount you can recover will be deducted from any claim we pay.

E - Curtailment (cutting a journey short)

What you are covered for
1. Curtailment due to early return
   We will reimburse up to £5,000 per insured person, for
   a) Unused travel and accommodation expenses, and
   b) Additional travel expenses needed to return you to the UK (repatriation) which have been authorised by the assistance service which you cannot recover from any other source following curtailment of a journey, due to:
      1. Death or serious injury or illness to:
         a) you;
         b) a travelling companion;
         c) a member of your immediate family or a business partner (whether they are travelling with you or not) who are all resident in the UK; or
         d) a relative or friend in whose home you are staying or intending to stay.
      2. You or a travelling companion being required:
         a) for jury service in the UK;
         b) as a witness in a court of law in the UK;
         c) to return home following a serious burglary, fire, storm or flood at your home address or usual place of business in the UK which occurs during the journey.
      3. The Foreign & Commonwealth Office advising against 'All travel' or 'All but essential travel' to your destination, providing the advice came into force after your departure date.

2. Catastrophe cover
   If, during your journey, you can no longer stay at your pre-booked and prepaid accommodation or are unable to return to the UK by your pre-booked and pre-paid method of travel because of:
   - fire;
   - storm;
   - lightning;
   - landslide;
   - avalanche;
   - explosion;
   - hurricane;
   - earthquake;
   - volcanic eruption;
   - flood;
   - tidal wave or tsunami;
   - medical epidemic or pandemic;
   - civil unrest;
   - outbreak of food poisoning within your accommodation.
   We will pay you up to £5,000 per insured person for the necessary extra travel and accommodation expenses to allow you to continue with your journey to a similar standard as you had pre-booked, or if you choose to return to the UK, we will pay you up to £5,000 per insured person for your unused travel and accommodation expenses, including additional transport costs of up to £500 per insured person if you were within Europe or £1,000 per insured person if you were outside Europe, to return to your home address earlier than originally planned.
   For the purpose of this section the following definitions apply
   Europe – United Kingdom and all countries defined as mainland Europe, the Republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Iceland, Azores, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea. Outside Europe - anywhere else not mentioned in the Europe definition.

3. Home Care
   We will pay for emergency and necessary repairs up to £250 per event in total to secure your home, while you are on a journey, following fire, flood or theft.
   You must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and any receipts for expenses you pay.

4. Recuperative Holiday
   If you make a claim under Section 7F – Medical and emergency costs whilst you are on your journey and we subsequently pay for you to curtail that journey following your hospitalisation abroad of at least five full days, we will pay for you to take a recuperative holiday within three months of the original incident, whether in the UK or abroad, subject to a maximum of £500 per event in total for accommodation and travel expenses only. Any associated costs such as travel insurance, food or clothing is not covered by this section.
   You should contact the assistance service as soon as you become aware of any reason why the journey may need to be cut short, if you don’t, we may be unable to pay your claim. Please refer to Section 7F – Medical and emergency costs whilst you are on your journey for advice on relatives staying with you or travelling to you if medically necessary.
Claims conditions

In addition to anything mentioned in the General Conditions, we will only pay:

1. For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
2. Refunds for curtailment which have been calculated based on the number of complete days lost by you returning early to the UK.
3. For claims under 2. Catastrophe cover, if you send us:
   a) The original booking invoices and travel documents showing the dates and times of travel; and
   b) Written confirmation of the disaster from the local or national authority of the area where it happened.

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:

1. Government regulations, excluding where the UK FCO advise against 'All Travel' or 'All but essential travel' to your intended final destination.
2. Any criminal proceedings or your financial circumstances.
3. Your disinclination to travel or continue your journey.
4. Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking except where covered by Section 8 - End Supplier Failure Cover.
5. Adverse weather conditions (other than as stated as covered under 2. Catastrophe cover and 3. Home Care cover of this section).
6. A pre-existing medical condition unless declared to us and accepted by us in writing.
7. A terminal prognosis being given to a travelling companion, a member of your immediate family or a business partner which has resulted in that person being a hospital inpatient or being put on a waiting list for hospital treatment in the 12 months before the start of this insurance or you booking the journey, whichever is later.
8. An annual fee for the upkeep or maintenance of a property e.g. timeshare, whether you own or rent.
9. Expenses you have paid to get you home under this section or because of injury or illness under Section 7F – Medical and emergency costs whilst you are on your journey.
10. Expenses you can recover from elsewhere.
11. Expenses you have recovered from other travel insurance policies.
12. Any fees charged to you by your journey provider as a result of your chosen method of payment for your journey, such as a credit card or debit card fee.
13. The unused expenses of a person who is not insured under this policy. If you are travelling with someone who is not insured under this policy, we will only pay your proportion of costs not theirs, regardless of who has paid for the booking.
14. Your unused return travel tickets as a result of cutting short your journey if we have paid to get you home under this section or because of injury or illness under Section 7F – Medical and emergency costs whilst you are on your journey.
15. An accident or illness, unless the treating medical practitioner on your journey confirms in writing that curtailment is medically necessary.

Claims settlement

1. You must provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50, with the exception of claims for children travelling with an insured person, where no excess will be payable.

By saying reasonably necessary, we mean documents such as:
   a) A medical certificate in the event of a medical condition necessitating your early return or stay in hospital.
   b) A booking confirmation/invoice from the company you booked your journey with.
   c) Confirmation of other insurance, which may cover the loss.

This list is not exhaustive and you may be asked to provide other types of documentation to substantiate your claim.

Part 2 – Cover for you

F – Medical and emergency costs whilst you are on your journey

Please Note!

After you book a journey you must inform us if there is a change to your health, therefore please read the medical statements on page 17 to ensure that any claim relating to a pre-existing medical condition will be covered in the event you have to make a claim.

What you are covered for

1. Emergency medical expenses abroad
   We will pay up to £10,000,000 per insured person towards emergency medical, surgical or hospital treatment which is required whilst you are on a journey (dental limit £500 per insured person for relief of immediate pain only).
   We will also provide cover for:
   1. Additional travel expenses needed to return you to the UK (repatriation) on the advice of our medical adviser.
   2. Extra accommodation if the length of your journey is extended due to your stay in hospital.
   3. Up to £2,500 per insured person towards the cost of your funeral or cremation in the country in which death occurs.
   4. Up to £2,000 per insured person towards the cost of a friend or relative, resident in the UK to be brought to, remain with or escort you back to the UK on advice of our medical adviser.
   5. The cost of returning you remains to the UK.
   6. Treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre where this is medically necessary and cannot wait until you return to the UK.
   7. Taxi expenses up to £20 per day in total which are medically necessary:
      a) To transport you to a medical facility for treatment;
      b) For a friend or relative to visit you in a medical facility whilst you are receiving treatment.

2. Emergency medication for pre-existing medical conditions
   If we have confirmed, in writing, cover for a pre-existing medical condition, we will pay up to £250 per insured person towards any expenses incurred in obtaining any associated medication, which you take on a journey that is lost, stolen or delayed on your outbound journey from the UK (we will not pay claims where you forgot to take the medication with you).
3. Emergency expenses whilst you are in the UK
We will pay for the following expenses if you become physically ill or are injured on a journey within the UK:
1. Up to £2,000 per insured person for transport and accommodation expenses (including a daily allowance of £25 in total per day for meals, phone calls and travel) for one person, who is a resident of the UK, to stay with or travel to and stay with you on the advice of our medical advisers. You must provide us with medical receipts for these expenses.
2. Up to £1,000 per insured person to return your remains to your home address.
3. Up to £2,000 per insured person for you to be transferred by ambulance to a hospital nearer to your home address.

4. Pre-hospitalisation
We will pay up to £350 per insured person if, following a bodily injury you make a valid claim under 1. Emergency medical expenses abroad above and you require further physiotherapy treatment on your return to the UK.

This is not a private medical insurance. If you require emergency treatment, you must inform the assistance service immediately otherwise we may be unable to pay your medical expenses.

Claims conditions
In addition to anything mentioned in the General Conditions, payment of claims is conditional upon you:
1. Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including returning to the UK if our medical adviser confirms you are fit to return to the UK.
2. Contacting our assistance services as quickly as possible in the event of illness or accident where you will be an inpatient or where you are told by your treating medical practitioner that you will require tests or further investigations as an outpatient whilst abroad by calling +44 141 349 0288.
3. Not having received a terminal prognosis prior to the journey being booked, leaving on a journey or taking out the insurance.
4. Not awaiting medical treatment or investigations or tests prior to booking the journey or before becoming eligible for this cover.
5. Advising us of any change in your health or circumstances before making any new travel arrangements, allowing us to confirm in writing that cover is still applicable.
6. If you need more than simple outpatient treatment of the sort you can pay for locally, you should call the assistance service for help and advice.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay:
1. Any expenses incurred 12 months after the original injury.
2. Any payment in respect of medical treatment obtained in the UK.
3. Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of our medical advisers and could have waited until your return to the UK.
4. Claims for treatment or returning you to the UK that are not confirmed as being necessary by our medical adviser.
5. Claims which arise from a pre-existing medical condition unless declared to us and accepted by us in writing.
6. Any treatment or aid obtained after you, in the opinion of our medical advisers, first became able to return to the UK.
7. Any claims when you are travelling to obtain medical treatment.
8. Your participation in a hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Section 6 Included Activities and Hazardous Activities.
9. Any claim for non-emergency treatment, tests or surgery (including cosmetic surgery and any complications of cosmetic surgery that you have travelled for), which is not directly related to the illness or injury, which caused your admittance into hospital.
10. For single or private room accommodation, unless it has been deemed medically necessary by our medical adviser.
H – Personal accident

You must let us know by calling 0800 051 0154 if you are taking part in any activity which is not included within the ‘included activities’ under Section 6, and is either the main purpose of your journey, or you know there is a good chance you are going to be taking part. We will then tell you whether cover is available for that activity and if so, whether you will need to pay an additional premium.

What you are covered for

We will pay one of the items shown below, if during a journey, you sustain bodily injury which shall solely and independently of any other cause, result within 24 months in your:

1. Death where you are aged:
   a) Under 18 years £2,000
   b) 18 years and over £25,000
2. Loss of Limb £25,000
3. Loss of Sight £25,000
4. Total Permanent Disablement £25,000

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, we will not pay any claim which arises from or is in connection with:

1. Any sickness or disease, naturally occurring or degenerative condition.
2. A claim under more than one item of this section.
3. A pre-existing medical condition.
4. Your participation in a hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Section 6 Included Activities and Hazardous Activities.
5. Any complication following a bodily injury which is attributable to your death, loss of limb, loss of sight or total permanent disablement.
6. You claiming for total permanent disablement after you have retired.

Claims settlement

We will pay the amounts as detailed above to you or your legal representatives.

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

I – Dental expenses

What you are covered for

We will pay up to £100 for each insured person towards dental treatment in the UK, following an incident abroad which gives rise to a claim under Section 7F - Medical and emergency costs whilst you are on your journey.

Claims conditions

In addition to anything mentioned in the General Conditions, payment of claims is conditional upon you providing confirmation from your medical practitioner that they recommend treatment.

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, we will not pay:

1. Unless the total claim amount exceeds £50.
2. Any claims which are not supported by a certificate from a medical practitioner in the UK.

J – Personal liability

What you are covered for

We will pay all sums up to £2,000,000 per event, which you become legally liable to pay for death or bodily injury to any person or loss of or damage to their property, which occurs during the period of the journey. We will also pay any costs and expenses awarded against you or incurred by you with our written consent.

Claims conditions

In addition to anything in the General Exclusions, you must forward any correspondence to us, which you receive from the third party in connection with any incident which could cause a claim under this insurance.

What you are not covered for (exclusions)

In addition to anything in the General Exclusions, we will not pay any claim which arises from:

1. Death or bodily injury to your:
   a) Employees;
   b) Family;
   c) Travelling companion(s).
2. Loss of or damage:
   a) To property, which is in the custody or under the control of you, your employees, your family or your travelling companion(s);
   b) Ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation).
3. Your trade, employment, business or profession.
4. Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.
5. Any deliberate act or omission by any of you.
6. You acting as a leader of a group participating in any activity whether hazardous or not.
7. Any agreement unless that liability would have existed otherwise.
8. Fines imposed by a Court of Law or other relevant bodies.
9. Racing of any kind.
10. Liability covered under any other insurance policy.

When hiring motorised vehicles like cars, mopeds or jet skis on a journey, you must ensure that you have adequate third party liability insurance as this travel policy will not cover damage that you do to anyone else or their property when you are in charge of the vehicle.

Claims settlement

1. You must provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50 for claims for loss or damage to property.
3. By saying reasonably necessary, we mean documents such as all correspondence received by you from the person making a claim against you under this section.

K – Legal costs

Before you incur any legal costs, you must report your claim to the Legal Helpline.

The 24 hour phone number for practical UK legal advice in connection with your journey and for reporting a legal costs claim is 0345 246 2110 (+ 44 345 246 2110 from abroad).
What you are covered for:

1. **Legal costs** to help you claim damages or compensation:
   - For injury, illness or death, which happens during your journey.
   - Following a breach of contract arising from an agreement you have for your journey.
   The most we will pay for all costs will be £50,000 in total for any claim or claims arising from any one incident.
   2. Up to £250 in total for the first consultation that you arrange with a local solicitor if you are arrested or held by authorities during your journey.

Subject to the exclusions and conditions of this section of the policy we agree to provide this cover if:

- Any legal proceedings will be carried out by a court which we agree to; and
- We and your solicitor agree that it is more likely than not that you will be successful with your claim for damages.

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions we will not pay for claims which arise from or relate to:

1. Defending your legal rights against you.
2. Illness or injury which develops gradually or is not caused by a specific or sudden accident.
3. Psychological injury or mental illness unless it results from a specific or sudden accident that has caused physical injury to you.
4. Preventative, cosmetic or elective surgery or treatment.
5. Avoidable accident or injury which results from your own actions.
6. Action taken by one insured person against another person who is insured by this policy.
7. Legal costs that relate to a period before you have accepted your claim in writing.
8. Legal costs if you stop or settle a claim, or withdraw instructions from the solicitor, without good reason. If this applies, you will then have to refund any costs paid by us during your claim.
9. Fines, penalties, compensation or damages which you are ordered to pay by a court.
10. Loss or damage that is insured under another section of this policy or any other insurance policy.
11. Any appeal where we did not provide cover for the original claim.

**Conditions**

If you do not keep to these conditions, we may:

a) Refuse or withdraw from any claim;
b) Refuse to pay costs we have already agreed to meet;
c) Claim back from you costs paid by us.

You must do the following:

- Send us full details of your claim in writing as soon as reasonably possible.
- Send us any other information that we ask for. (You must pay any costs involved in providing this information.)
- If we ask, you must tell the solicitor to give us any documents, information or advice that they have or know about.
- Fully co-operate with the solicitor and us, and not take any action that has not been agreed by your solicitor or by us.
- Keep us up to date with the progress of your claim.
- Tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions.
- Tell us if anyone makes a payment into court or offers to settle your claim.
- Tell your solicitor to claim back all costs that you are entitled to and pay to us all costs that we have paid.
- Get our agreement to stop, settle, negotiate or withdraw from a claim.

**Appointing a solicitor:**

- If we accept your claim we, or a solicitor we choose, will 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 the solicitor to act for you. Any solicitor you choose will be appointed to act for you in line with our standard terms of appointment.
- You are responsible for all legal costs they charge but your policy will cover them as long as you keep to the policy conditions.
- You must not enter into any agreement relating to charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

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

**We can do the following:**

- Contact the solicitor at any time, and he or she must co-operate fully with us at all times.
- 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.
- Refuse to pay further legal costs if you do not accept an offer or payment into court to settle a claim which we or your solicitor considers should be accepted.
- Refuse to pay further legal costs if it is no longer more likely than not that you will be successful with your claim.
- Refuse to pay further legal costs if we or the solicitor consider that those costs would be disproportionate to the value of your claim.

**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 the court.

**Disputes**

You may refer any disagreement between you and us to the Financial Ombudsman Service, which is a service offered to you free of charge. (See page 8 for details of our complaints procedure.)

You also have the right to refer any disagreement between you and us about this section of cover or arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on.

If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the territorial limits whose law governs this section of the policy. We and you must keep to the arbitrator’s decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

General Conditions 1, 3, 4, 6 and 10 on page 48 do not apply to Section 7K – Legal costs.
Part 3 – Cover for your property

L – Personal possessions

What you are covered for

1. Lost, damaged or stolen personal possessions

We will provide cover for up to a maximum of £1,500, per insured person for personal possessions that are lost, damaged or stolen whilst on your journey.

This cover is not designed to provide insurance for expensive items such as jewellery, photographic or video equipment. You can usually cover items like this under your home insurance.

The single article limit is £300.

The total amount we will pay for valuables per insured person is £400. If the total sum of your valuables exceeds £400 our maximum liability will be capped at £400.

The total amount we will pay for consumable items per insured person is £100.

2. Temporarily lost personal possessions

If your personal possessions are temporarily lost on the outbound journey from the UK and not restored to you within 12 hours, we will cover the cost of further essential replacement of toiletries (including nappies and sanitary products) and items of clothing up to the value of £250 per insured person.

Claims conditions

You must take care to look after your personal possessions, in particular your valuables. They should be kept on your person or secured in baggage, which stays with you at all times. If this is not possible these items should be kept in your locked accommodation in a safe or safety deposit box. Where a safe or safety deposit box is not available they must be kept out of sight in your locked accommodation. If you don’t take precautions with your property, we may not pay your claim.

In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all reasonable steps to recover personal possessions which are lost or stolen.
4. Obtain 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 on their conditions of carriage.
5. Follow the carrier’s conditions of carriage.
6. Provide us with proof of ownership for the items you are claiming for to substantiate your claim.
7. Leave your valuables out of sight if left in your accommodation when you are not there and there isn’t a safe or safety deposit box available.

What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, we will not pay for loss, damage or theft of:

1. Valuables left in luggage whilst in transit and outside your control.
2. Valuables left in your locked personal accommodation where a safe or safety deposit box is available and you have not put your items in it and locked it. If your accommodation does not have a safe or safety deposit box your valuables must be kept out of sight.
3. Valuables left in a motor vehicle or motor home.
4. Personal possessions that you have left unattended.
5. Personal possessions:
   a) Which are damaged by wear and tear, loss of value, denting, scratching, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
   b) Being shipped as freight or under a bill of lading.
   c) Which are made of china, glass or similar fragile materials.
   d) Which are subject to delay, detention, seizure or confiscation by Customs or other officials.

6. Films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material when we will pay the maker’s latest list price.
7. Perishable goods and damage caused by perishable or consumable items.
8. Personal possessions more specifically insured by another policy.
9. Dentures or hearing aids.
10. Business samples or business equipment (cover is available under Section 7Q - Business cover)
11. Sports equipment and accessories whilst in use.
12. Ski equipment (including lost or stolen ski lift passes) and golf equipment (cover is available under Section 7P - Winter sports Section 7R - Golf cover).
13. Personal money (cover is available under Section 7M - Personal money), bonds, negotiable instruments and securities of any kind.
14. Pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods, musical instruments, antiques, pictures, dinghies, boats and/or ancillary equipment.
15. Passports and driving licences (emergency cover is available under Section 7N - Emergency passports/driving licence costs).

Claims settlement

1. When we settle a claim under this section of the policy, we will at our option either:
   a) pay the cost of replacing the item;
   b) make a cash payment to you;
   c) pay the cost of repairing the item.
2. We will make a deduction for wear and tear for claims for clothing, including sports clothing and consumable items (including cosmetics and toiletries).
3. We will deduct an excess of £50 under 1. Lost, damaged or stolen personal possessions above.
4. We will not pay the cost of replacing any other pieces that form part of a set.
5. If your personal possessions prove to be permanently lost, we will deduct the amount of any payment under 2. Temporarily lost personal possessions from your claim under 1. Lost, damaged or stolen personal possessions; the overall per person limit of £1,500 will continue to apply.
6. No payment will be more than the original purchase price you paid for the item.

M – Personal money

What you are covered for

We will provide cover up to a maximum of £500, per insured person for personal money that is lost or stolen whilst on your journey. This includes:

- A maximum of £250, for cash, notes and coins (including travellers cheques and pre-paid travellers’ cards).
- A maximum of £250, for other items within your wallet or purse such as train tickets.

NOTE - if you are aged 16 or under, claims for cash, notes and coins (including travellers cheques and pre-paid travellers’ cards) under this section are limited to £100 per insured person.

We will also provide cover during the 72 hours immediately before you are due to leave on your journey. A cash advance of up to £250 can be arranged if your personal money is lost or stolen and you are unable to obtain sufficient funds locally. Any cash advance paid will be deducted from your claim settlement.
Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:
1. Report any loss to the Police within 24 hours of its discovery and obtain a Police report from them.
2. Take all reasonable steps to recover personal money which is lost or stolen.
3. At all times take reasonable care of your personal money to ensure its safety. It should be kept on your person or secured in baggage, which stays with you at all times. If this is not possible it should be locked in your personal accommodation or safety deposit box.
4. Leave your personal money out of sight in your accommodation when you are not there and there isn’t a safe or safety deposit box available.
5. Provide us with receipts for the amount of money you are claiming to substantiate your claim.

You must provide us with as much information as possible to substantiate your claim, e.g. mini bank statements to show you had the money prior to the loss, how you funded the journey after the loss and where necessary make every attempt to recover your personal money.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:
1. Any loss, damage or theft which occurred prior to the start date of your journey abroad;
2. Any costs incurred in replacing the passport or driving licence in the UK;
3. Loss or damage arising from confiscation or detention by Customs or other officials or authorities;
4. Documents that you have left unattended;
5. Documents left in your locked personal accommodation where a safe or safety deposit box is available and you have not put your items in it and locked it;
6. Documents left in any motor vehicle (excluding caravans & motor homes where they need to be kept out of sight).

N – Emergency passport / driving licence costs
What you are covered for
We will pay up to £500 per insured person if your passport or driving licence is lost, stolen or damaged abroad for additional accommodation and travel expenses whilst you obtain necessary documentation to re-enter the UK and the cost of the temporary documentation.

Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:
1. Report the incident to the Police in the country where the loss occurred within 24 hours and obtain a copy of the Police report.
2. Take all steps to recover documents which are lost or stolen.
3. At all times, supervise or take reasonable care of your documents to ensure their safety.
4. Provide us with receipts for the amount you are claiming to substantiate your claim.

You must provide us with as much information as possible to substantiate your claim, e.g. mini bank statements to show your losses and where necessary make every attempt to recover your documents.

What you are not covered for
In addition to anything mentioned in the General Exclusions, we will not pay for claims which are a result of:
1. Any loss, damage or theft which occurred prior to the start date of your journey abroad;
2. Any costs incurred in replacing the passport or driving licence in the UK;
3. Loss or damage arising from confiscation or detention by Customs or other officials or authorities;
4. Documents that you have left unattended;
5. Documents left in your locked personal accommodation where a safe or safety deposit box is available and you have not put your items in it and locked it;
6. Documents left in any motor vehicle (excluding caravans & motor homes where they need to be kept out of sight).

O – Extended kennel, cattery or parking costs
What you are covered for
If your dog or cat is in a licensed kennel or cattery or your car is in a car park in the UK during your journey and for reasons outside of your control, you do not return to the UK on your pre-booked return date, we will pay you up to £500 in total towards the charges you incur as a direct result of that delay.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay for claims where you do not obtain confirmation from our medical adviser that the delay was medically necessary.

P – Winter sports
What you are covered for
1. Ski Pack
   Where you are unable to use your ski pack on advice from our medical adviser, or the treating medical practitioner abroad, we will provide up to £35 per day per insured person for your unused ski pack, which you originally pre-booked in the UK or purchased upon your arrival in your resort, the maximum amount we will pay per insured person is £525. We will also pay extra expenses for replacing your lift passes if they are lost or stolen.
2. Ski Equipment
   If, during the journey your ski equipment is damaged, lost or stolen, we will pay up to £525 per insured person for replacements.
3. Hired skis
   If your own ski equipment is damaged, lost or stolen, we will provide up to £35 per day per insured person to hire replacement equipment for the remainder of your journey, the maximum amount we will pay per insured person is £525.
4. Piste closure
   If during your journey the skiing facilities in your pre-booked resort are closed in their entirety due to lack of or too much snow, we will pay up to £35 per day per insured person for you to travel to an alternative site, the maximum amount we will pay is £525 per insured person. If there are no alternative sites available, we will compensate you £35 per insured person for each full day you are unable to ski, the maximum amount we will pay is £525 per insured person.
5. Avalanche closure
   We will pay up to £200 per insured person, if, following an avalanche, land-slide or land-slip your arrival or departure from the ski resort is delayed and you have extra accommodation expenses as a direct result.
6. Physiotherapy following a skiing accident
   If we pay a claim under Section 7F – Medical and emergency costs whilst you are on your journey, and this claim is as a direct result of a ski accident, we will pay up to £350 per insured person towards physiotherapy which is recommended by a medical practitioner on your immediate return to the UK.
7. Delayed ski equipment
Up to £35 per day per insured person towards the cost of hiring replacement ski equipment necessities, if your own ski equipment is delayed in reaching you on your outward journey for at least 12 hours and you have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative, the maximum amount we will pay is £525 per insured person.
Receipts will be necessary in the event of a claim.

8. Cancellation
We will extend the cover provided under Section 7A – Cancellation because you have an injury or illness that prevents you from taking part in your winter sports activity. All limits, special conditions and restrictions in that section continue to apply.

Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:
1. Return damaged ski equipment to your home address for inspection.
2. Obtain 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 on their conditions of carriage.
3. Report the loss or theft to the Police authorities in the country where the incident occurred within 24 hours of discovery and obtain a copy of the Police report.
4. Take all reasonable steps to recover ski equipment that is lost or stolen.
5. Keep all baggage tags and travel tickets for submission to us when making a claim.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay claims:
1. Which have not been confirmed as being medically necessary by our medical adviser.
2. Which have not been confirmed by your medical practitioner, or the treating medical practitioner abroad, that you are unable to participate in winter sports activities due to injury or illness.
3. For ski equipment which is more than five years old.
4. For hired equipment not verified as lost or damaged by an official receipt from the ski equipment hire shop.
5. Following your deliberate, wilful or malicious damage or carelessness or neglect.
6. Which occur whilst ski equipment is left in a motor vehicle or motor home.
7. For ski equipment that is left unattended, unless you have taken all reasonable care to protect them by securing them in a designated ski rack.
8. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
9. For damaged ski equipment which has not been returned to your home address for inspection by us.
10. For loss, damage, theft or from confiscation or detention from customs or other officials or authorities.

Under 4. Piste closure and 5. Avalanche closure, we will not pay claims when:
1. Your journey takes place outside a recognised ski resort or the official resort opening dates.
2. Confirmation of the closure is not obtained from a local representative.
3. Where the skiing conditions are known to you or are public knowledge at the time of opening your FlexPlus current account or booking your journey.

Claims settlement
We will pay one or a combination of the benefits for as long as such conditions prevail at your resort but in any case not exceeding the period of the journey. We will deduct an excess of £50 from claims under 2. Ski Equipment and 8. Cancellation above.

Q – Business cover
What you are covered for
1. Business Equipment
We will provide up to £1,500 per insured person to cover business equipment and business samples, which are lost, damaged or stolen during a journey abroad. The single article limit is £1,000.

2. Emergency replacement items
If your bags are lost for more than four hours in transit on your outbound journey from the UK, we will pay up to £250 per insured person for you to buy essential replacement items.

3. Hiring replacements
We will pay up to £500 per insured person towards hiring replacement business equipment for the duration of the journey abroad if yours is lost, damaged or stolen whilst on a journey and is not returned to you.

4. Business colleague
If you are hospitalised for more than three days or repatriated due to injury or illness or die, we will pay up to £2,000 per insured person towards the cost of a return travel ticket for one colleague to replace you.

5. Accommodation and travel expenses
We will pay up to £1,500 per insured person towards the cost of extra accommodation if, due to your bodily injury, illness or adverse weather conditions the journey has to be extended beyond the final scheduled day.

Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:
1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover business equipment and business samples which are lost or stolen.
4. Obtain 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 on their conditions of carriage.
5. Follow the carrier’s conditions of carriage.
6. Not abandon any business equipment or business samples to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your business equipment or business samples.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay for loss, damage or theft of business equipment and business samples:
1. Which are kept in your locked personal accommodation, unless placed in a safe or safety deposit box, or where this is not available, they must be kept out of sight in your locked personal accommodation.
2. That are left in any motor vehicle or motor home.
3. That are left unattended.
4. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
5. Being shipped as freight or under a bill of lading.
6. Which are made of china, glass or similar fragile materials.
7. By delay, detention, seizure or confiscation by Customs or other officials.
8. Which are films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material when we will pay the makers latest list price.
9. Which are consumable items or any damage caused by these items.

You must take care to look after your business equipment and business samples. If you don’t take precautions with your property, we may not pay your claim.

Claims settlement
1. When we settle a claim under this section of the policy, we will at our option either:
   a) pay the cost of replacing the item;
   b) make a cash payment to you;
   c) pay the cost of repairing the item.
2. We will make a deduction for wear, tear and depreciation.
3. We will deduct an excess of £50 for claims under 1. Business Equipment above.

An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.

R – Golf cover

What you are covered for
1. Golf equipment
   We will pay up to £1,000 per insured person, in the event that your golf equipment is damaged, lost or stolen whilst on a journey abroad.
2. Hiring replacements
   If you are unable to take part in any of your pre-booked rounds of golf because your golf equipment is lost in transit abroad and not restored to you within four hours, we will pay up to £40 per insured person per day to hire replacements, up to a maximum amount of £200 per insured person.
3. Cancellation
   We will extend the cover provided under Section 7A – Cancellation because you have an injury or illness that prevents you from playing golf. All limits, special conditions and restrictions in that section continue to apply.
4. Green fees
   We will pay you up to £300 per insured person towards the loss of non refundable pre-paid green fees that you are unable to use abroad following your injury or illness.
5. Travel delay
   If the ship, train or aircraft on which you are pre-booked is delayed, meaning you are delayed, we will pay you up to £250 per insured person towards the non-refundable pre-paid green fees you did not use as a direct result of the delay.

Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:
1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover golf equipment which is lost or stolen.
4. Obtain 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 on their conditions of carriage.
5. Follow the carrier’s conditions of carriage.

6. Not abandon any golf equipment to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your golf equipment if it is stolen.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay for loss, damage or theft of golf equipment:
1. Which is kept in your locked personal accommodation unless it is kept out of sight.
2. That is left unattended.
3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
4. Being shipped as freight or under a bill of lading.
5. By delay, detention, seizure or confiscation by Customs or other officials.
6. More specifically insured by another policy.

You must take care to look after your golf equipment. If you don’t take precautions with your property, we may not pay your claim.

You are not covered for claims:
7. Which have not been confirmed by your medical practitioner, or the treating medical practitioner abroad, that you are unable to participate in playing golf due to injury or illness.

Claims settlement
1. We will make a deduction for wear and tear.
2. We will deduct an excess of £50 under 1. Golf equipment and 3. Cancellation above.
3. You must provide confirmation from the carrier of the number of hours delay.

S – Wedding cover

Please note: If one of the insured couple is not insured by this policy, as per the schedule of insured persons on page 15 we will extend cover under all sections when the wedding has been booked to take place abroad.

What you are covered for
1. Wedding attire
   We will provide attire for up to a maximum of £1,500 per insured couple for replacement wedding attire that is lost, damaged or stolen whilst on your journey abroad.
2. Wedding rings
   Your wedding rings are covered for up to £250 per insured couple should they be lost, stolen or damaged whilst on a journey abroad.
3. Wedding gifts
   The cost of repair, if economical or the cost of £1,000 per insured couple.
4. Wedding photographs and video recordings
   We will provide up to £750 per insured couple towards reprinting photographs or retaking video recordings, if:
   a) They are lost, stolen or damaged whilst on a journey abroad.
   b) Your pre-booked professional photographer is unable to fulfil his obligations due to illness, injury or unforeseen transport problems and you have to make alternative arrangements.
Claims conditions
In addition to anything mentioned in the General Conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover property which is lost or stolen.
4. Obtain 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 on their conditions of carriage.
5. Follow the carrier’s conditions of carriage.
6. Not abandon any property to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your possessions.

What you are not covered for (exclusions)
In addition to anything mentioned in the General Exclusions, we will not pay claims:

1. For items kept in your locked personal accommodation unless they are kept out of sight.
2. For any items left unattended.
3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
4. For any items being shipped as freight or under a bill of lading.
5. For items made of china, glass or similar fragile materials.
6. Caused by delay, detention, seizure or confiscation by Customs or other officials.
7. For any items left locked personal accommodation unless they are kept out of sight.
8. For any damaged caused by these items.
9. For property more specifically insured by another policy.

You must take care to look after your possessions. If you don’t take precautions with your property, we may not pay your claim.

Claims settlement
1. When we settle a claim under this section of the policy, we will at our option either:
   a) make a cash payment to you;
   b) make a cash payment to you;
   c) pay the cost of repairing the item.
2. We will make a deduction for wear and tear for claims for clothing.
3. We will deduct an excess of £50.

8. End Supplier Failure Cover provided by IPP
This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd’s (The Insurer).

The Insurer will pay up to £5,000 in total for each Insured person named on the Invoice for:
1. Irrecoverable sums paid prior to Financial Failure of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or
2. In the event of Financial Failure after departure:
   a) additional pro rata costs incurred by the Insured person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or
   b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Financial Failure means the End Supplier becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

End Supplier means the company that owns and operates the services listed in point 1 above.

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 or widely known publicly at the date of the Insured’s application under this policy.
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery 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 has booked travel or accommodation.
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline.

Claims Procedure:
International Passenger Protection 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 a FlexPlus current account travel insurance and quoting reference ESP - V218:

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 refer to your insurance documents and see alternative claims procedure...
Complaints Procedure:
If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

Please telephone us on: (020) 8776 3750.
Or write to:
The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road,
West Wickham,
Kent BR4 0PR
Fax: (020) 8776 3751
Email: info@ipplondon.co.uk

It is our policy to acknowledge any complaint within five working days advising you of who is dealing with your concerns and attempt to address them.

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

Having followed the above procedure, if you are not satisfied with the response you may write to:
Policyholder and Market Assistance
Lloyd’s
One Lime Street
London EC3N 7HA
Email: complaints@lloyds.com

If you are not satisfied with the way we have dealt with your complaint you may refer it to the Financial Ombudsman Service. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website financial-ombudsman.org.uk

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

9. General Exclusions

These General Exclusions apply to the whole policy. This policy excludes any claim arising from:

1. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, Insurrection, blockades or military or usurped power.

Terrorism/a terrorist act. This section does not apply to Section 7F – Medical and emergency costs whilst you are on your journey or Section 7H - Personal accident except where nuclear, chemical or biological weapons/agents are used.

A terrorist act is an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes to influence any government or to frighten the public or any section of it.

An ‘act’ or ‘action’ here means:
   – violence against a person;
   – damage to property;
   – putting a person’s life in danger;
   – creating a health risk to the public or a section of it; or
   – interfering with or seriously disrupting electronic systems or transport services.

2. Whether directly or indirectly caused by:
   a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
   b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
   c) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

3. Death, injury, illness or disablement resulting from suicide, attempted suicide, deliberately injuring yourself or willful exposure to danger (except in an attempt to save human life).

4. Injury, illness or disablement resulting from a sexually transmitted disease.

5. Death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) or solvent abuse.

6. Any claim caused by drinking too much alcohol or alcohol abuse. We do not expect you to avoid drinking alcohol on your journeys or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.
7. Bankruptcy/liquidation of any tour operator, travel agent or transportation company except where cover under Section 8 - End Supplier Failure Cover exists.
8. Losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following an injury or illness happening whilst on a journey.
10. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
11. Manual work or hazardous activities of any kind unless declared to us and accepted by us in writing.
12. Any liability arising from any goods, service, advice or arrangements supplied by an agent acting on behalf of our assistance services.
13. Travel to areas where, at the time of booking the journey or thereafter, but before you travel, the Foreign & Commonwealth Office has advised against travel to.
14. An event you were aware of prior to opening the account, becoming eligible for cover or purchasing a relevant upgrade as described on page 6 of this policy.

10. General Conditions

These General Conditions apply to the whole policy.
1. You must tell us about any claim as soon as reasonably possible. Any increase in costs caused by your delay in telling us will not be covered by this policy. You must also inform us if you are aware of any court order to do or stop doing something, order to attend court or impending prosecution. Every communication relating to a claim must be sent to us without delay.
2. You must take all reasonable steps to prevent any loss, damage or accident. If you do not we may not pay your claim.
3. You or any person acting for you must not negotiate, admit or repudiate any claim without our written consent.
4. The expense of supplying all certificates, information and evidence which we may require will be borne by the insured person or their legal representative. When a claim for bodily injury or illness occurs, we may request and pay for, any insured person may be medically examined on behalf of us. We may also request and will pay for a post mortem examination if any insured person dies.
5. If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such we will pay our share in proportion to the sum insured of the claim except under Section 7G - Hospital Benefit and Section 7H - Personal Accident and where we will pay the full claim subject to the policy limits.
6. We are entitled to take over and conduct in your name defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefits, but in your name to recover any payment we have made under the policy to anyone else.
7. In the event of a change of Insurer, the sums insured stated in these terms and conditions will be the maximum payable to each insured person.
8. From time to time it might be necessary to alter your policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to journeys booked by you from the time of receipt of that advice.
9. You must be honest and truthful in your dealings with us at all times. If you, any person insured under this policy or anyone acting on your behalf attempts to deceive us or knowingly makes a false claim, we have the right to cancel your policy, refuse claims and retain any premium paid. We may recover from you any costs we have incurred, including the costs of investigating the claim. We will not pay a claim which is in any way fraudulent, false or exaggerated. We will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred. In addition, we have the right to cancel any other products you hold with us and share details of this behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.
10. We may at any time pay to you our full liability under this policy after which no further payments will be made in any respect. We do not have to accept any items that are recovered or damaged beyond repair.
11. You must take care to provide us with accurate information which is correct and complete to the best of your knowledge.
You must tell us immediately if the state of health of any insured person changes; please refer to the Medical Statements on page 17.
Failure to provide correct and complete information or inform us of any changes could adversely affect your policy, potentially invalidating your policy and causing claims to be rejected or not fully paid. Please note that you are responsible for the information provided about others covered by the insurance being correct and complete.
12. You must contact us immediately if, after you have booked your journey, you are diagnosed with:
• any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
• any type of cancer;
• any joint or bone condition;
• any gastrointestinal (stomach) condition; or
• diabetes.
We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.
If we cannot provide cover for the medical condition diagnosed after you paid for the journey, or if you do not want to pay the extra premium, you can call us on 0800 051 0154 and make a cancellation claim if you have booked and paid for a journey that you have not yet made.
11. Use of your information by U K Insurance Limited

Privacy Notice
This privacy notice tells you what we do with information we collect about you. It’s relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as “customers” or “you” in this notice.

Q1 Who “we” are
We are U K Insurance Limited ("we", "us" or "our"). We underwrite this Nationwide insurance policy.

Q2 What information do we collect about you?

Information collected from you & cookies policy
Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

Information collected from others
We can collect information about you from others. This includes information from:
- Nationwide Building Society, who we partner with to provide your insurance policy.
- Joint policyholders or policy beneficiaries. Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences.
- HM Treasury and other authorities in relation to regulatory issues e.g. where someone is subject to a financial sanction they will appear on HM Treasury’s asset freezing list.
- Credit reference agencies e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 below.
- External sources such as no claims discount databases, the electoral role and insurance comparison websites to help us decide what the risk is in selling the policy and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income to help us work out which information we should provide to you about our other products and services.

Sensitive personal information
We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a travel policy or a driving application e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:
- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;
- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

Q3 What do we do with information we collect about you and why may we do this?
We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

A. Provide insurance services
When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:
- To decide the risk involved in selling the policy, to assess your eligibility for cover and to make an offer of cover; and
- To provide you with a policy that meets your requirements;
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas);

We cannot provide the services unless we use the information about you in this way.

B. Do what we are required to do by law
As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:
- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud) and to comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

C. Prevent fraud occurring
Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and to protect our customers’ interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

D. Recover debt
If you owe us money we will use your personal information to help us recover it.
We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

E. Where your or another person’s life may be at risk
We will use your personal information to assist where your or another person’s life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).
F. To administer and improve our services
To administer our services we will share information with others (including to people or organisations that may be based overseas):

- In order to enable us to process your claim or administer your insurance policy more cost effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy. We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

Q4 Who do we share your personal information with and why do we do it?
We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 above. A list of our group companies can be found at www.u-k-insurance.co.uk/group-companies.html. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- Nationwide Building Society, we will provide them with information about your insurance policy, premium and claims history.
- Fraud prevention agencies that provide databases and services, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
  - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
  - Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you’re considered to pose a fraud or money laundering risk.
  - If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and / or financing you have requested.

A record of this risk will be retained by the fraud prevention agencies, and may result in others refusing to provide services or financing to you. If you have any questions about this, please contact the appropriate fraud prevention agency.

- Law enforcement or government agencies we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
- Credit reference agencies help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at experian.co.uk/crain/. Alternatively, you can call us and we will send you a copy.

- Your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.
- Other insurance companies to help settle any insurance claim or to verify that the information you have provided is correct (e.g. we will check the amount of No Claims Discount you have told us with your previous insurer).
- Insurance industry bodies such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- Insurance industry databases, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers’ Liability Tracing Office.
- Government bodies, such as the Driver and Vehicle Licensing Agency.

Q5 Will we send your personal information overseas?
We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as “privacy shield” in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

Q6 How long may we keep your personal information for?
We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 above. As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

Q7 When can you ask us to stop using your information?
If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9).

At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

Q8 What happens if you don’t give us some of your personal information?
Where you do not provide the personal information we need in order to provide the service you are asking us to give you, we will not be able to provide the service that you are asking us to give you. We will tell you about why we need the information when we ask for it.
Q9 When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Another example is that, if you are under 25, the computer system may determine that you are going to be interested in a travel policy which covers high risk activity, such as skiing. Therefore, we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

- In providing insurance services it helps us decide what price you should pay for your policy and understand any risks associated with that policy;
- In identity verification it helps us to check that you are who you say you are and to prevent others from impersonating you;
- In selling you other products it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

Q10 How to contact us about this privacy notice

Our Data Protection Officer is in charge of answering questions about this privacy notice or your requests to exercise your rights which are set out below. The Data Protection Office may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

You may contact us at the address above for one or more of the following reasons:

- To ask us to fix information about you that is wrong or incomplete, or to delete personal information about you (the so-called “Right to be Forgotten”).
- To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
- A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you. To receive this information please write to the Data Rights Team, U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.
- A “data portability” right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation’s software can understand that information.
- To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner’s Office (“ICO”).

The ICO can be contacted at:
ICO website: ico.org.uk/global/contact-us/
ICO telephone: 0303 123 1113
ICO textphone: 01625 454860
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U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. The Financial Services Register can be accessed through fca.org.uk

12. Use of your information by Nationwide

This is a summary of how Nationwide uses your personal information, if you’d like a more detailed explanation, please see Nationwide’s full privacy statement “How Nationwide uses your information”, available in branch or online at nationwide.co.uk/privacy

1. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.

2. We share your information as necessary within Nationwide, with our suppliers and with any third parties you’ve asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).

3. If the law requires or allows us to, we’ll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.

4. When we share your information with credit reference agencies they’ll use this to check your credit rating, along with the other details you’ve given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.

5. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.

6. When we transfer information to third parties and organisations, whether inside or outside the UK, we’ll make sure we only give them information that’s necessary and that your data will stay secure.

7. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.

8. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available in branch or online at nationwide.co.uk/privacy
Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account. Worldwide Family Travel Insurance Policy is underwritten by U K Insurance Limited on behalf of Nationwide Building Society. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England & Wales No.1179980.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA’s website fca.org.uk

Calls may be recorded.


P3349 (January 2019)