

**Tear out the cards below and
keep them with you for use in an
emergency**

Important telephone numbers

Customer services **08000 51 01 54**

24 Hour emergency assistance

Outside UK **+44 141 349 0109**

Within UK **0141 349 0109**

Claims **08000 51 01 64**

Pre travel advice **08000 51 01 54**

24 Hour legal helpline **0345 246 2110**

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Within UK **0141 349 0109**

Claims **08000 51 01 64**

Pre travel advice **08000 51 01 54**

24 Hour legal helpline **0345 246 2110**

Just ask in branch

Call **0800 30 20 11**

Visit **nationwide.co.uk**



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from FSC® certified and other controlled material.

We are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact us on **0800 30 20 11**. If you have hearing or speech difficulties and are a textphone user, you can call us direct in text on **0800 37 80 01**. We also accept calls via BT TypeTalk. Just dial **18001** followed by the full telephone number you wish to ring. Calls may be recorded.

Nationwide acts as an intermediary for Nationwide FlexAccount Travel Cover, which 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.

The information in this leaflet was correct at the time of going to print.

Nationwide Building Society. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

P1214 (January 2019)

FlexAccount Travel Cover

Policy Document



Building Society

Welcome to your FlexAccount policy document for European Travel Insurance

Within this document you will find key information to help you understand everything that you need to know about your European 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 and Commonwealth Office to do all that we can to help you stay safe overseas. Visit the FCO website at fco.gov.uk/knowbeforeyougo 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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1. Important Information

In order to access benefits you must be a Nationwide FlexAccount holder and have applied for your FlexAccount before 15 December 2016. You must also meet the eligibility criteria for Travel Cover and be a permanent UK resident. More details are on page 5.

It is recommended that you read this booklet before travelling. Whilst the whole policy is important, you should pay particular attention to all definitions, exclusions, conditions and claims conditions.

You should carry this booklet with you whenever you are travelling.

If you have a pre-existing medical condition, please call us on **08000 51 01 54** as we may not be able to cover you. More details are on page 6.

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

Providing accurate information

You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check all the policy details carefully, these set out the information you have given us. If you think there is a mistake or you need to make changes, you should notify us immediately. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.

Insurer

Nationwide FlexAccount Travel Cover is underwritten by U K Insurance Limited who are 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.

How to make a claim / Duplicate cover

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 **08000 51 01 54** 8am–6pm Monday–Friday.

If you are abroad and require emergency assistance please contact our assistance service on **+44 141 349 0109**, lines are open 24 hours a day 365 days a year.

Duplicate cover

In the event that 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 should 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 FlexAccount Travel Cover

We offer optional 'Top-up' insurance cover options for an additional premium:

- a) Age extension: If you are not within the age limits as outlined on page 5 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 maybe subject to change.
- b) Worldwide cover: If you are planning to travel outside of Europe (as defined on page 5) then upgrade your policy to one of the worldwide cover options available.
- c) Extended trip cover: If you are planning a long holiday or extended trip past 31 days we can upgrade your cover up to 180 days. (Extended trip cover is not available for winter sports).
- d) Excess waiver: With an excess waiver upgrade you will not have to pay the standard policy excess in event of a claim (except for excesses relating to business equipment/money and golf equipment).
- e) Hazardous activities cover: Upgrade your cover as outlined on page 7.
- f) Family cover: If you are planning a family holiday our family cover upgrade option extends your cover to include your spouse / partner and children. Children are covered if at the time of travel they have not reached the age of 19 and permanently reside with you or have not reached the age of 22 and are in full time education.
- g) Winter sports: Upgrade your cover as outlined on page 23.
- h) Business cover: Upgrade your cover as outlined on page 24.
- i) Golf cover: Upgrade your cover as outlined on page 25.
- j) Wedding cover: Upgrade your cover as outlined on page 26.
- k) Travel Disruption cover: Upgrade your cover as outlined on page 26.
- l) If you are planning a trip and the value of that trip exceeds the maximum amount under the cancellation section of this policy, you can extend the amount of cancellation cover available for that single trip.

Please contact the Nationwide FlexAccount Travel Cover helpline on **08000 51 01 54** 8am–9pm Monday–Friday, 9am–5pm Saturday and 10am - 5pm Sunday.

NOTE: If you call us to upgrade your cover, we won't issue documents containing the names of the insured as defined on page 6, unless a medical condition is disclosed to us, then as required by the Disability Discrimination Act we will write to the person with that condition. If you have purchased any of the above upgrades and your personal details change, for example, change of name or change of address, you must inform U K Insurance Limited by calling **08000 51 01 54**.

Any upgrades purchased are only valid whilst you remain eligible for free FlexAccount travel cover.

Nationwide will inform you if you are no longer eligible for free FlexAccount travel cover and any upgrades previously purchased through U K Insurance Limited will be cancelled and no refund will be provided unless the upgrade was purchased within 14 days of cancellation and a claim has not been made.

Your right to cancel

You can cancel this policy at any time, however, this insurance is included as an integral benefit within your Nationwide FlexAccount. You do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the policy. Nevertheless, should you wish to cancel the policy, please return all your documents to: New Account Opening, Banking Operations, Nationwide Building Society, Head Office, Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

Nationwide, or we, may withdraw a benefit or service immediately in the following circumstances:

- you fail to comply with the terms & conditions of this policy. Depending on the circumstance, we may cancel your benefit or service and notify Nationwide, which may result in your Nationwide FlexAccount being closed;
- if required to do so to comply with any law or guidance or regulatory requirement;
- if we cease to provide the benefit or service to Nationwide FlexAccount holders;
- if fraudulent activity is reasonably suspected on the account.

Nationwide may withdraw benefits or services, or features, for any other valid reason such as to reflect other legitimate cost increases or reductions associated with providing the cover upon at least two months written notice to you.

Nationwide or we may withdraw the benefits or amend the terms of this policy by Nationwide giving you 30 days' advance notice in writing.

How to complain

If you need to complain:

For issues relating to the purchase or administration of your insurance (including any upgrades and endorsements) or a claim you have made:

- Please call us on **08000 51 01 54**.
- If you wish to write, then please address your letter to Nationwide FlexAccount Travel Insurance Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.

You can refer complaints about claims under Section M 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.

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Phone: **0800 023 4567** or **0300 123 9123**. You can visit the FOS website at [fos.org.uk](https://www.fos.org.uk). If you purchased your account online, you may also have the option to refer your complaint to the Financial Ombudsman Service using the Online Dispute Resolution platform. The platform has been established by the European Commission to provide an online tool for consumers to resolve disputes about goods and services purchased online. The platform can be found at ec.europa.eu/consumers/odr/.

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.

Details about our regulator

Nationwide FlexAccount Travel Cover 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](https://www.fca.org.uk). The Prudential Regulation Authority website can be visited at [bankofengland.co.uk/pru](https://www.bankofengland.co.uk/pru), or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

The 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](https://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.

Statement of demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to insure their travel arrangements.

Customers with disabilities

Nationwide is able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Nationwide on **0800 30 20 11**.

2. Emergency Assistance

The 24 hour Worldwide Emergency Service

Our assistance services provide a 24 hour emergency travel service which includes medical assistance and personal travel referral service for Nationwide FlexAccount holders travelling outside the UK.

What to do in the event of an emergency

Contact our assistance services as quickly as possible in the event of illness or accident (where costs are likely to be greater than £500) or any other emergency situation, involving an Insured Person, whilst abroad by calling:

Telephone **0141 349 0109** (from abroad **+44 141 349 0109**) Fax **01252 740110** (from abroad **+44 1252 740110**). Please state that you are a Nationwide FlexAccount 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:

- Hospitals are contacted and necessary fees guaranteed.
- Medical advisers are consulted at the outset for their views on the possibility of arranging your return to the UK.
- 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.
- Arrange for a doctor to call and, if necessary, hospitalisation.
- One of our assistance services medical officers will continue monitoring the patient's condition.
- Help obtain special drugs 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.

3. Operation of Cover

To be eligible for free FlexAccount Travel Cover

Cover is only available to permanent residents of the UK. (A permanent resident is someone whose main residence is in the UK.)

- You must be a Nationwide FlexAccount Holder.
- In order to qualify for free Nationwide FlexAccount Travel Cover you must have been paying in at least £750 a month (excluding transfers from any Nationwide account held by you or anyone else).
- Be aged at least 16 and under 70 years.

At the time of opening your FlexAccount and when you purchase an insurance upgrade you must be residing in the UK.

Only trips that start and end in the UK will be covered by this policy.

Age limits

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. Call us on **08000 51 01 54**.

Maintaining Cover

To maintain cover you must continue to deposit at least £750 per month into your account (excluding transfers from any Nationwide account held by you or anyone else).

We will review eligibility each September and customers not maintaining the deposit of at least £750 per month will be notified when their cover will cease.

All customers

No matter when you opened your FlexAccount, it is recommended that you check page 6 to ensure you understand cover around medical conditions. If you are unsure about cover you should call **08000 51 01 54** in order to be medically screened.

All cover will stop if the FlexAccount is closed or we notify you that you no longer meet the eligibility criteria. If an account holder is removed from the account, cover will cease for that person.

Geographical and Trip limits

NB Unless you have confirmation from us in writing, you are covered for United Kingdom and Europe only.

You are covered for multi trip travel up to a maximum of 31 days per trip in the geographical regions defined below:

United Kingdom – England, Northern Ireland, Scotland, the Isle of Man and Wales, where you have paid a fee to stay at a commercially run premises for 2 or more nights, that does not belong to a member of your family or friend, which is at least 25 miles from your home address.

Europe – United Kingdom as above and the following countries and territories:

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

Worldwide excluding the Americas - Europe as above and all countries anywhere in the world but excluding mainland north, central and south America, Anguilla, Antigua & Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, British Virgin Islands, Cayman Islands, Cuba, Curaçao,

Dominica, Dominican Republic, Falkland Islands, Greenland, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Montserrat, Puerto Rico, Saba, Saint Barthélemy, Saint Kitts & Nevis, Saint Lucia, Saint Martin, Saint Pierre & Miquelon, Saint Vincent & the Grenadines, Sint Maarten, South Georgia & the South Sandwich Islands, Trinidad & Tobago, Turks & Caicos Islands, United States Virgin Islands.

Worldwide including the Americas – anywhere in the world.

Please call us on **08000 51 01 54** in order to pay the additional premium and have cover confirmed in writing under this section. Unless you do this, you have no cover beyond Europe, as defined above.

Reciprocal Health Agreements

Full details are available from dh.gov.uk/travellers

European Union

If your trip includes visits to any country in the European Union, Iceland, Lichtenstein, 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 E. 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 trip includes visits 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.

Please see Geographical and Trip Limits on page 5 for Information about available upgrades.

Schedule of insured persons

This policy wording confirms who is eligible for Nationwide FlexAccount Travel Cover:

1) Eligible Nationwide FlexAccount holders.

If you have taken the family upgrade option, cover applies to you and

2) The Nationwide FlexAccount holder's partner.

3) The Nationwide FlexAccount holder's dependant children.

This insurance allows all Nationwide FlexAccount holders and their partners to travel independently of each other throughout the year. Dependant children can travel with the FlexAccount holder or their partner provided the family upgrade has been purchased.

The insurance also provides cover for dependant children travelling without the Nationwide FlexAccount holder(s) on trips organised by schools or recognised organisations that are supervised by adults, provided the family upgrade has been purchased.

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. From time to time it may be necessary to alter your FlexAccount Travel Cover policy other than when you have requested a change in cover. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice or some other future specified date. Please note that upon surrender, termination or cancellation of your Nationwide FlexAccount, the benefits under this travel policy will no longer be available to you.

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.

Law Applicable to the Contract

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.

4. Medical Statements

Call us on **08000 51 01 54** to talk about your medical circumstances.

At the time of opening the account or before you book a journey:

You can call us at any time to tell us about a medical condition. We will tell you if we can cover that condition for free, if you need to pay us an extra premium or if we cannot cover the condition and we will write to you to confirm what we tell you over the phone.

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. If, at the time of booking a journey, you:

- 1) Are receiving in-patient treatment or are waiting to receive treatment;
- 2) Have been prescribed medication in the last 12 months, whether taking it or not;
- 3) Have been diagnosed or treated with a heart or cancer related condition in the past 12 months;
- 4) Are travelling to obtain medical treatment;
- 5) Are travelling against medical advice;
- 6) Have been given a terminal prognosis;

7) Are aware of a reason why you may not be able to go on the journey or continue with it.

You will not be automatically covered for any claims relating directly to that medical condition and you should call us as soon as possible so we can talk to you about your condition(s) and work out whether or not we are able to cover them for free, for an additional premium or if we can't cover your conditions.

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 and 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 or not we are able to 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.

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.

5. Included Activities and Hazardous Activities

You are not covered under Section E Medical and emergency costs whilst you are on your journey Section B Personal Accident, or Section F Personal Liability 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, or where you are receiving financial reward for participating in such activities.
- Where such activities are organised before you depart on your trip for competitive or racing purposes.

Included Activities

Land based activities:

- Aerobics
- Archery (under qualified supervision only, no cover under Section F Personal Liability)
- Badminton
- Baseball
- Basketball
- Beach games (including cricket, football and volleyball)
- Bowls
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only, no cover under Section F Personal Liability)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cruises
- Cycling (but not BMX or off road biking)
- Dancing
- Dog sledding
- Fell walking (up to 5,450 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn, no cover under Section F Personal Liability)
- Golf
- Grass skiing
- Gymnastics
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 5,450 metres above sea level)
- Hockey

- Horse riding or hacking (not hunting, jumping or polo) (helmet must be worn)
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be worn, no cover under Section F Personal Liability)
- Netball
- Orienteering
- Pony trekking (helmet must be worn)
- Racquetball
- Rambling (up to 5,450 metres above sea level)
- Rifle shooting (under qualified supervision only, no cover under Section F Personal Liability)
- Roller skating or roller blading
- Rounders
- Safari
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampoline
- Trekking (up to 5,450 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)
- Dinghy sailing (buoyancy aid must be worn)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under Section F Personal Liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- SCUBA diving (to a depth of 18 metres and only where you are a qualified diver and accompanied at all times by another qualified diver or, if you do not hold a SCUBA diving qualification, you are accompanied at all times by a qualified diving instructor)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast)

Air based activities:

- Gliding (as a passenger only)
- Hot air balloon rides (as a passenger only)
- Parascending (over water)

Winter Sports activities (only covered if you have selected and paid for the Winter Sports extension):

- 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-dooing (no cover under Section F 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 4 and 5 only, helmet and buoyancy aid must be worn)
- Canopy walking
- Glacier skiing (also requires Winter Sports extension)
- Heli skiing (also requires Winter Sports extension)
- Ice hockey
- Kite surfing

- Lacrosse
- Land yachting
- Luge (also requires Winter Sports extension)
- Mountain bike riding on recognised trails (helmet must be worn)
- Parachuting
- Paragliding
- Parascending (over land)
- Rafting (grades 4 and 5 only, helmet and buoyancy aid must be worn)
- Rappelling
- SCUBA diving (to a depth of 30 metres and only where you are a qualified diver and accompanied at all times by another qualified diver)
- Shark diving

If you are unsure about whether you are covered for activities that you plan to participate in you must call us on **08000 51 01 54**.

Use Of Motor Vehicles – Scooters, Mopeds and Motorcycles

This policy will automatically cover you on your trip 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 F Personal Liability does not apply to the use of any motor vehicle.

Use Of Motor Vehicles – Quad Bikes (All Terrain Vehicles)

No cover is provided for your use of a quad bike or all terrain vehicles, whether as a rider or passenger, on road or off road.

6. 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).

Account Holder

The holder of a Nationwide FlexAccount.

Abroad

Outside the UK but within Europe.

Where you have purchased a worldwide upgrade extension Abroad means outside of the UK and either:

- worldwide excluding the Americas, or
- worldwide including the Americas

depending on the upgrade you have bought. Please see Geographical and Trip Limits on page 5 for a full list of countries.

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 trip, when you became eligible for cover or when purchasing an upgrade.

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

Business equipment is computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunications equipment, business books, stationery and office equipment all owned by or the legal responsibility of you.

Business Samples

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

Curtailment/Curtail

Cutting short your trip after its commencement to return to your home address or business address.

Court

Court, tribunal or other suitable authority.

Dependant Children

All children (including legally adopted, foster and step children) of the account holder who at the start date of the journey are aged under 18 years (or up to 21 if in full time education), living at the home address and are unmarried or have not entered into a Civil Partnership.

We will cover dependant 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.

We would not consider conditions such as high blood pressure or high cholesterol to be “directly related” to a claim for a heart attack.

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

- You have previously suffered a heart attack and answer yes to any of the Medical Statements on page 6 and;
- we have not agreed to extend cover for the condition.

Europe

The UK and all countries defined as mainland Europe, the Republic of Ireland, Madeira, the Canary Islands, Channel Islands, Syria, Turkey, Iceland, Azores, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea. For the purpose of this section please see Geographical and Trip limits on page 5 for a full list of countries that are included within the definition of Europe.

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.

Extra Accommodation

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

Golf Equipment

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

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 5 of this policy.

Home Address

Where you live in the UK.

Immediate Family

Your partner, Fiancé, Fiancée, Parents, Parents-in-law, Step-parents, Son, Son-in-law, Daughter, Daughter-in-law, Brother, Brother-in-law, Sister, Sister-in-law, Step-children, Legal Guardian, Grand-parents, Grand-children.

Insured Couple

The two individuals who are insured under this policy who are due to get married during a journey. If the betrothed partner is not insured by this policy, as per the schedule of insured persons on page 6, we will extend cover under all sections when the wedding has been booked to take place abroad.

Journey

A journey is a trip;

- Abroad (including the Channel Islands) of no more than 31 days, that starts and ends at your home address. It can be for business or pleasure, but it must not involve manual work;
- in the UK, where you have paid a fee to stay at a commercially run premises for 2 or more nights, that doesn't belong to a member of your family or a friend, which is at least 25 miles from your home address.

Legal Costs

Legal costs reasonably and proportionately incurred by your solicitor on the standard basis or in accordance with The Predictable Cost Scheme if applicable. We will also pay costs which you are ordered to pay by a court and any other costs we agree to in writing.

Loss of Limb

A loss of limb is where it is permanently severed either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

Loss of Sight

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

Manual Work

Any work which involves:

Using, installing or maintaining equipment or machinery; building or construction work; caring for children in any capacity.

Medical Adviser

A senior medical officer appointed by the assistance service.

Medical Practitioner

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

Mugged/Mugging

A violent attack on you with a view to theft by person(s) not previously known to you, which occurs abroad.

Partner

The person that the account holder lives with at home in a domestic relationship, whether married or cohabiting (as if husband and wife or civil partners) regardless of gender. Acceptable evidence of such a relationship could include bank account statements, utility bills or evidence from the electoral roll.

Personal Accident

Accidental, bodily injury caused solely and directly by outward violent and visible means.

Personal Money

Your personal money is defined as being 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 suitcases or similar items taken or bought on a journey and their contents, which are designed to be worn or carried (including pushchairs and wheelchairs).

Pre-existing Medical Condition

A pre-existing medical condition is when, at the time of booking the journey or becoming eligible for this cover you are unable to comply with the Medical Statements on page 6 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 65 years or less and under the normal retirement age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made unemployed.

Secure Area

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

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 M.

The Insurer

U K Insurance Limited (UKI). Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980.

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

Not in your full view and where you are not in a position to prevent unauthorised taking of your personal possessions unless they are in a locked room, safe or safety deposit box. Personal possessions left in a vehicle are unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Personal possessions left in a trailer, caravan or storage box are unattended unless they are hidden from view and that trailer, caravan or storage box is locked.

United Kingdom/UK

England, Northern Ireland, Scotland, the Isle of Man and Wales.

Valuables

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

We/our/us

U K Insurance Limited and all our agents.

Wedding Attire

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

Winter Sports Activities

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 5 of this policy.

Your/You/Insured Person/Adult

The account holder, their partner, dependant children (where the relevant premium has been paid).

7. Part A - Inclusive Cover

A – Baggage

What you are covered for

- a) We will provide cover for up to a maximum of £1,500, per insured person for personal possessions that are lost, damaged, stolen or destroyed whilst on your journey. This cover is not designed to provide insurance for expensive items such as jewellery, photographic or video equipment and wheelchairs. 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.
- b) 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

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.

- Take all steps to recover property which is lost or stolen.
- Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
- Follow the carrier's conditions of carriage.
- Provide us with proof of ownership 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 personal possessions.

What you are not covered for (exclusions)

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

- Valuables left in luggage whilst in transit;
- 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;
- Valuables left in a motor vehicle;
- Valuables and Personal possessions:
 - Caused 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.
 - Being shipped as freight or under a bill of lading.
 - Which are made of china, glass or similar fragile materials.
 - By delay, detention, seizure or confiscation by Customs or other officials;
- Personal possessions that you have left unattended;
- Films, 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;
- Perishable goods and damage caused by perishable or consumable goods (including bottles or cartons);
- Property more specifically insured by another policy;
- Contact or corneal lenses, dentures or hearing aids, business samples or business equipment;
- Sports equipment and accessories whilst in use;
- Ski equipment and Golf equipment;
- Personal money, bonds, negotiable instruments and securities of any kind;
- 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.

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 locked in your accommodation or safety deposit box. If you don't take precautions with your property, we may not pay your claim.

Claims settlement

- When we settle a claim under this section of the policy, we will at our option either:
 - pay the cost of replacing the item;
 - make a cash payment to you;
 - pay the cost of repairing the item.
- We will make a deduction for wear and tear for claims for clothing, including sports clothing and consumable items (including cosmetics and toiletries).
- We will deduct an excess of £50 under part A of this section.
- We will not pay the cost of replacing any other pieces that form part of a set.
- If your personal possessions prove to be permanently lost, we will deduct the amount of any payment under part b) from your claim under part a) the overall per person limit of £1,500 under part a) will continue to apply.

B – Personal Accident

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:

- Item 1 – Death where you are aged:
- Under 18 years £2,000;
 - 18 years and over £25,000.
- Item 2 – Loss of Limb £25,000.
- Item 3 – Loss of Sight £25,000.
- Item 4 – Total Permanent Disablement £25,000.

What you are not covered for (exclusions)

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

- Any sickness or disease, naturally occurring or degenerative condition.
- A claim under more than one item of this section.
- A pre-existing medical condition.
- Any complication following a bodily injury which is attributable to your death, loss of limb, loss of sight or total permanent disablement.
- You claiming for total permanent disablement when you have retired.

- Your participation in a winter sports activity unless you have paid the relevant premium to extend your cover.
- Your participation in a hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Section 5 of this policy.

You must let us know by calling **08000 51 01 54** if you are taking part in any activity, which 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.

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 executors have been appointed.

C – Cancellation

Please note!

After you have booked your trip, you must tell us if you are diagnosed with:

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

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

If we cannot provide cover for the medical condition diagnosed after you paid for the trip, or if you do not want to pay the extra premium, you can call us on **08000 51 01 64** and make a cancellation claim if you have booked and paid for a trip that you have not yet made.

What you are covered for

We will reimburse up to £5,000 per insured person, for journey deposits and costs, which you cannot recover from any other source and this is due to:

- Death or serious injury or illness to you, a travelling companion, a member of your immediate family, a business partner who are all resident in the UK or a relative or friend in whose home you are intending to stay.
- 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.
- You being made redundant or being subject to a necessary staff transfer.
- Your pet dog or cat requiring life saving treatment within seven days immediately prior to the journey starting.
- 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.
- The Foreign and Commonwealth Office advising against 'All travel' to your intended destination.
- A medical practitioner advising against travel for any reason.
- Your passport or visa being stolen in a burglary within 7 days of your planned departure and you cannot obtain a replacement in time.

At the time of booking the journey, you must not be aware of any reason why it may be cancelled. Cancellation cover applies for a journey before you leave your home to start the journey.

Claims conditions

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

- For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
- Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that cancellation is medically necessary.
- We will only consider the unused expenses of a person who is insured under this policy. For example, if you are travelling with someone who is not insured under this policy, we only pay your proportion of costs not theirs, regardless of who has paid for the booking.

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:

- Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination.
- Any criminal proceedings or your financial circumstances.
- Your unemployment due to gross misconduct, resignation, voluntary redundancy, lack of work (if you are self-employed), your promotion or any other occupational posting other than staff transfer which is absolutely necessary and which must be confirmed in writing by your employer.
- Your disinclination to travel or continue your journey.
- Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.
- Adverse weather conditions.
- A pre-existing medical condition unless declared and accepted by us.
- 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.
- A terminal prognosis being given to a travelling companion, a member of your immediate family or a business partner prior to the journey being booked or the insurance being taken out.
- You failing to notify the travel agent or tour operator as soon as you become aware of a reason to cancel the journey.
- A medical condition of a member of your immediate family, travelling companion or business partner (whether they are travelling or not) which

has resulted in that person being a hospital inpatient in the 12 months before the start of this insurance or you booking the journey, whichever is later or been put on a waiting list for hospital treatment.

12. 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 trip, about whether or not it was appropriate for you to travel.
13. An anticipated event.
14. You not having the correct passport or visa, or failing to get police confirmation that your passport or visa had been stolen in a burglary.
15. An annual fee for the upkeep or maintenance of a property whether you are able to occupy that property or not.
16. Any expenses that are connected to a winter sports activity journey unless you have paid the relevant premium to extend your cover.
17. Any expenses that are connected with a worldwide journey unless the relevant worldwide upgrade covering your destination has been purchased.
18. The proportion of unused expenses of a person who is not insured under this policy, regardless of who has paid for the booking.
19. Any claim for administration costs charged by your transport or accommodation provider in respect of obtaining a refund for unused travel or accommodation costs.
20. Any expenses you incurred in obtaining necessary visas or travel documents, vaccinations or inoculations.
21. 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.
22. Expenses you can recover from elsewhere.

For specific country advice, you can visit the Foreign and Commonwealth Office (FCO) website at gov.uk/knowbeforeyougo

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 per insured person, with the exception of claims:
 - a) For loss of holiday deposit, where the excess payable will be £10 per insured person.
 - b) 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 preventing you from travelling.
- b) A booking confirmation/invoice from the company you booked the journey.
- 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.

D – Curtailment (cutting a journey short)

What you are covered for

Part One : 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 you, a travelling companion, a member of your immediate family, a business partner 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:
 - 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 and Commonwealth Office advising against 'All travel' or 'All but essential travel' to your destination, providing the advice came into force after your departure date.

Part Two: 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 or storm;
- 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, the Channel Islands, the Isle of Man, 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.

Part Three: 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.

Part Four: Recuperative Holiday

If you make a claim under Section E Part One – Emergency Medical Expenses Abroad and we subsequently pay for you to curtail that journey following your hospitalisation abroad of at least 5 full days, we will pay for you to take a recuperative holiday within 3 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 the Medical and emergency costs whilst you are on your journey Section E 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. Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that curtailment is medically necessary.
3. Refunds for curtailment which have been calculated based on the number of complete days lost by you returning early to the UK.
4. For claims under Part Two: Catastrophe cover, you must 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.
5. We will only consider the unused expenses of a person who is insured under this policy. For example, if you are travelling with someone who is not insured under this policy, we only pay your proportion of costs not theirs, regardless of who has paid for the booking.

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 Part F - Travel, accommodation and other end supplier failure cover.
5. Adverse weather conditions (unless stated as covered under Part Two and Part Three 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 prior to the journey being booked or the insurance being taken out.
8. A medical condition of a member of your immediate family, travelling companion or business partner (whether they are travelling or not) which has resulted in that person being a hospital inpatient in the 12 months before the start of this insurance or you booking the journey, whichever is later or been put on a waiting list for hospital treatment.
9. An annual fee for the upkeep or maintenance of a property e.g. timeshare, whether you are able to occupy that property or not.
10. You changing your mind to travel or continue with your journey when the local or national authorities confirm that it is safe to stay.
11. Expenses you can recover from elsewhere.
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 proportion of unused expenses of a person who is not insured under this policy, regardless of who has paid for the booking.

For specific country advice, you can visit the Foreign and Commonwealth Office (FCO) website at gov.uk/knowbeforeyougo

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.

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

Please Note!

After you have booked your trip, you must tell us if you are diagnosed with:

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

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the trip, or if you do not want to pay the extra premium, you can call us on **08000 51 01 64** and make a cancellation claim if you have booked and paid for a trip that you have not yet made.

What you are covered for

Part One: 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 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 your 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 your return to the UK.
7. Taxi expenses up to £20 per day per insured person 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.

Part Two: 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 or stolen (we will not pay claims where you forgot to take the medication with you).

Part Three: Emergency Medical Expenses in the UK

We will pay for the following expenses if you become ill or are injured on a journey in the UK:

1. Up to £2,000 per insured person for transport and accommodation expenses (including a daily allowance of £25 for meals, phone calls and travel (including taxis), for one person who is a resident of the UK, to stay with or travel to stay with you on the advice of our medical advisors.
2. Up to £1,000 per insured person to return your remains to your home address in the UK if you die.
3. Up to £2,000 per insured person for you to be transferred by ambulance to a hospital nearer to your home address.

Part Four: Physiotherapy

We will pay up to £350 if, following a violent, accidental, external and visible injury you make a valid claim under Part One of this section 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.

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.

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 the assistance service as soon as possible after an incident arises (where costs are likely to be greater than £500) to obtain authorisation for treatment or return to the UK.
3. Not travelling contrary to medical advice or to obtain treatment.
4. Not having received a terminal prognosis prior to the journey being booked, leaving on a journey or taking out the insurance.
5. Not awaiting medical treatment or investigations or tests prior to booking the journey or before becoming eligible for this cover.
6. 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.

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 other than that outlined in part 3 of this section.

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. For any claims due to your participation in hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Section 5 of this policy.
8. 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.
9. For single or private room accommodation, unless it has been deemed medically necessary by our medical adviser.
10. Any claims which arise from you failing to take medication, which you knew was required or to be continued on your journey. (Except for claims under Part Two of this section.)
11. For treatment for dental work involving the use of precious metals.
12. For treatment for dental work which is not to relieve immediate pain only.
13. Claims made under Part Four of this section, where the need for physiotherapy or home help is not advised by the treating doctor abroad or our medical adviser prior to your immediate return home.
14. An anticipated event.
15. 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 you booking or taking the trip, about whether or not it was appropriate for you to travel.
16. For the cost of any phone calls, other than necessary calls to our assistance service.
17. For any claims connected to your participation in a winter sports activity unless you have paid the relevant premium to extend your cover.

Please be aware of seemingly large charges for medication or treatment – where possible, contact the assistance service before paying for any treatment.

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 per insured person from outpatient claims, with the exception of claims where using an EHIC or Medicare has reduced the claim. You must have your EHIC with you on your journey to benefit.
3. Where possible we will deal with the hospital direct.

By saying reasonably necessary, we mean documents such as:

- a) A medical certificate in the event of a medical condition necessitating your stay in hospital.
- b) Receipts for treatment or medication you pay for.
- c) Receipts for any additional expenses.

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

F – 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 Conditions you must forward any correspondence onto 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 to:
 - 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.
11. Your participation in a winter sports activity unless you have paid the relevant premium to extend your cover.

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 £100 for claims for loss or damage to property.

By saying reasonably necessary, we mean documents such as:

- a) all correspondence received by you from the person making a claim against you under this section.

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

G – Personal Money

What you are covered for

We will provide cover for up to a maximum of £500, per insured person for personal money that is lost or stolen whilst on your journey. The cash, currency, notes and coins limit is £250 per insured person. NOTE - if you are aged 16 or under, claims under Personal Money 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.

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 steps to recover property which is lost or stolen.
3. At all times, supervise or take reasonable care of your money to ensure its safety.
4. Provide us with receipts for the amount of money you are claiming for 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 and how you funded the trip after the loss. Where necessary you should make every attempt to recover your personal money.

A cash advance of up to £250 per insured person can be arranged if you are unable to obtain sufficient funds locally.

NOTE if you are aged 16 or under cash advances are limited to £100.

What you are not covered for (exclusions)

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

1. Left in luggage whilst in transit or personal money that has been left outside the control of the insured person (unattended);
2. Left in your locked personal accommodation where a safe or safety deposit box is available and you have not put your personal money in it and locked it;
3. Left in any motor vehicle;
4. If you cannot provide proof that you had the money in your possession at the time of the loss;
5. Due to error, omission or depreciation in value;
6. More specifically insured by another policy;
7. The administration fees charged to arrange an emergency cash advance.

You must take care to look after your personal money. 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. If you don't take precautions with your personal money, we may not pay your claim.

Claims settlement

We will deduct an excess of £50 per insured person.

H – Travel Delay and Abandonment

What you are covered for

A Delay

We will pay you up to £250 per insured person after the first four hours delay of the pre-booked flight, sailing, train or coach 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.

B Abandonment

We will pay you up to £5,000 per insured person if your outbound flight from the UK is delayed for

- 6 hours on trips of 4 nights or less, or
- 12 hours delay on trips of 5 nights or more and you decide to abandon the journey and return to your home address.

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 (expenses)

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.

2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home.
3. Expenses you can recover from elsewhere.
4. Abandonment, where there is a delay of less than 6 hours when travelling for 4 nights or less or 12 hours when travelling for 5 nights or more. If you miss your departure, please see Section I – Missed Connections and Section J - Missed Departure.

Claims settlement

1. You must provide us with all documentation reasonably necessary in support of 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 Part B.

By saying reasonably necessary, we mean documents such as:

- a) A booking confirmation/invoice from the company you booked the journey.
- b) Confirmation from carrier of the delay.

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

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.

I – Missed Connections

What you are covered for

If your first flight is delayed after you have checked in, meaning that you miss your connecting flight and an alternative flight is not offered within four hours, we will pay up to £250 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 departed 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 flight only being delayed.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.

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.
- 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.

J – Missed departure

What you are covered for

We will pay up to £1,000 per insured person for additional accommodation, travel expenses, meals and refreshments, if you fail to arrive at your departure point in time to board your booked transport and this is because of:

1. The vehicle in which you are travelling is involved in an accident or breaks down;
2. A delay involving your own vehicle where you missed your departure because of heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site or on television, news bulletins or in the press;
3. The scheduled public transport taking you to your departure point not running to timetable.

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 time 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. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.
2. Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure point on time.
3. If you did not use public transport and you missed your departure because of heavy traffic or road closures that were not sufficiently severe to warrant reporting on a recognised motoring association web site or on television, news bulletins or in the press.

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.
- b) Confirmation from your carrier of the delay.
- c) Evidence of the accident or breakdown of your 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.

K – 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 destroyed, lost or stolen 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: Report the incident to the Police in the country where the loss occurred within 24 hours and obtain a copy of the Police report.

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 destruction, loss or theft which occurred prior to the start date of your journey abroad except where such loss is as a result of burglary and has been reported to the police;
2. Any costs incurred in replacing the passport or driving licence in the UK;
3. Loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
4. Documents stored in luggage whilst in transit or outside the control of the insured person (unattended);
5. Documents that are left in a motor vehicle;
6. Documents outside your control, other than when kept in your locked personal accommodation in a locked safe or safety deposit box, where one is available;
7. Documents left in any motor vehicle (excluding caravans & motor homes).

Claims settlement

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 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, i.e. mini bank statements to show your losses and where necessary make every attempt to recover your documents.

L – Hospital Benefit

What you are covered for

If we provide cover under Section E – Medical and emergency costs whilst you are on your journey we will also pay you £25 for every complete 24 hours that you spend in hospital, the maximum amount we will pay per insured person is £1,000.

The purpose of this section is to provide extra cash to cover telephone calls and any other incidental expenses that you cannot claim for from any other source.

What you are not covered for (exclusions)

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

1. Under this section, when we have not provided cover under Section E – Medical and emergency costs whilst you are on your journey.
2. Which occurs due to your participation in hazardous activities unless the hazardous activity upgrade has been purchased and the hazardous activity is listed in Section 5 of this policy.
3. Which occur as a result of your participation in a winter sports activity unless you have paid the relevant premium to extend your cover.
4. Your participation in a hazardous activity, unless the hazardous activity upgrade has been purchased and the hazardous activity is listed under Section 5 of this policy.

M – 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).

We will pay:

- 1) Legal costs to help you claim damages or compensation:
 - For injury, illness or death, which happens during your journey.
 - Following a dispute about an agreement you have for your journey.

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

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

(see also General Exclusions)

You are not covered for any claim arising from or relating to:

- 1) Defending your legal rights in claims 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 bodily injury to you.
- 4) Action against another person who is insured by this policy.
- 5) Legal costs that relate to a period before we have accepted your claim in writing.
- 6) 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.
- 7) Fines, penalties, compensation or damages which you are ordered to pay by a court.
- 8) Loss or damage that is insured under another section of this policy or any other insurance policy.
- 9) Any expenses that are the result of your participation in a winter sports activity unless you have paid the relevant premium to extend your cover.

Conditions

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

- a) refuse or withdraw from any claim and / or
- b) 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 possible and in any event no later than 180 days after the date you knew about or should have known about the incident giving rise to the claim.
- 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.

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 4 for details of our complaints procedure.)

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

If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the 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 30 do not apply to Section M.

N – Additional Assistance Services

What you are covered for

1. Pre-travel advice
 - Prior to departure, you may call us for travel information relating to:
 - Customs regulations
 - Currency limits and rules
 - Banking procedures and opening hours
 - Health, inoculation requirements, epidemics, AIDS risks and availability of specified medicines
 - Visa requirements and procedures.
2. Luggage care – Outside the UK
 - To help search, find and deliver lost luggage when the usual channels have failed. The baggage tag and the property irregularity report must be available in order for us to help.
3. Property emergency service – Outside the UK
 - Access is provided to the domestic line, which is a 24-hour-a-day emergency service where we will arrange for a tradesman to effect repairs to an insured persons home address, should damage occur, rendering it unsafe, insecure or resulting in unreasonable discomfort to the occupants. The insured person will be responsible for all charges associated with effecting the repair.
4. Port/airport assistance
 - If an insured person is delayed en route to the departure port or airport and there is a possibility of missing the flight or crossing, we will liaise with the carrier to advise of your late arrival and if necessary with your permission, make alternative flight or crossing arrangements. The insured person will be responsible for all charges associated with the alternative flight or crossing arrangements.

For advice on any of these services please contact **0141 3490109**.

O – Mugging

What you are covered for

If an insured person is mugged while on a journey and suffers actual bodily harm as a direct result, we will pay £50 for each continuous 24 hours spent as an in-patient, up to a maximum of £500 per insured person.

This section is in addition to any insured expenses under Section E (Medical and emergency costs whilst you are on your journey) and also payments under Section L (Hospital Benefit).

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 any incident where you do not obtain a Police report of the mugging and confirmation of your injuries and period of in-patient treatment.

P – 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.

Q – 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 E (Medical and emergency costs whilst you are on your journey) of this policy.

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.

8. Part B - Optional Winter Sports

Please call us on **08000 51 01 54** in order to pay the additional premium and have cover confirmed in writing under this section. You will not be covered for any claim relating to a winter sports activity unless you have upgraded your cover to include 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, 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.

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 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 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 E of this policy, 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.

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 the carriers within 3 days of the incident if it occurred in transit.
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.

Any amount we pay you under Section 7) Delayed Ski equipment will be refunded to us if your own ski equipment proves to be permanently lost, as you will be able to claim for your lost ski equipment under Section 2) Ski-equipment.

What you are not covered for (exclusions)

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

1. Which have not been confirmed as being medically necessary by our medical adviser.
2. For ski-equipment which is more than 5 years old.
3. For hired equipment not verified as lost or damaged by an official receipt from the ski equipment hire shop.
4. Following your deliberate, wilful or malicious damage or carelessness or neglect.
5. Which occur whilst ski-equipment is left in a motor vehicle.
6. 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.
7. For damaged ski-equipment which has not been returned to your home for inspection by us.
8. For loss, destruction, damage, theft or from confiscation or detention from customs or other officials or authorities.

Under parts 4 and 5 of this section when:

1. Your journey in Europe 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 or are public knowledge at the time of incepting this insurance.

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 per insured person from claims under part 2 Ski-equipment.

9. Part C – Optional Business Cover

Please call us on **08000 51 01 54** in order to pay the additional premium and have cover confirmed in writing under this section.

What you are covered for

1. Baggage

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 4 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 3 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 property which is lost or stolen.
4. Obtain a property irregularity report from the carriers within 3 days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
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 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, theft or destruction of business equipment and business samples:

1. Which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box.
2. That are left in any motor vehicle.
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. Which are made of china, glass or similar fragile materials.
6. By delay, detention, seizure or confiscation by Customs or other officials.
7. Which are films, 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.
8. Which are perishable goods, bottles or cartons and their contents 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 per insured person for claims under part 1 of this section.

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 2 or more sections of cover, only one excess will be payable per insured person.

10. Part D – Optional Golf Cover

Please call us on **08000 51 01 54** in order to pay the additional premium and have cover confirmed in writing under this section.

What you are covered for

1. Baggage

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 4 hours, we will pay up to £40 per day per insured person to hire replacements, up to a maximum amount of £200 per insured person.

3. Cancellation and curtailment

We will pay up to the limit shown in either Section C and D, if you have to cancel or curtail a journey abroad because you have sustained a bodily injury or illness, which prevents you from playing golf.

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 bodily injury.

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 property which is lost or stolen.
4. Obtain a property irregularity report from the carriers within 3 days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
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.
8. Provide confirmation from a medical practitioner that you are unable to participate due to bodily injury or illness.

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, theft or destruction of golf equipment:

1. Which is kept in your locked personal accommodation and force and violence has not been used to gain entry to your locked personal accommodation.
2. That is left in any motor vehicle, unless they are kept in the secure area of the motor vehicle and force and violence is used to gain entry to the vehicle.
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.

Claims settlement

1. We will make a deduction for wear and tear.
2. We will deduct an excess of £50 per insured person under parts 1 and 3 of this section.
3. You must provide confirmation from the carrier of the number of hours delay.

11. Part E – Optional Wedding Cover

Please call us on **08000 51 01 54** in order to pay the additional premium and have cover confirmed in writing under this section. If the betrothed partner is not insured by this policy, as per the schedule of insured persons on page 6, 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, stolen or destroyed 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 destroyed 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:

- They are lost, stolen or destroyed whilst on a journey abroad.
- 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:

- Keep your tickets and luggage tags.
- Report any loss to the carriers or the Police within 24 hours of its discovery.
- Take all steps to recover property which is lost or stolen.
- Obtain a property irregularity report from the carriers within 3 days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
- Follow the carrier's conditions of carriage.
- Not abandon any property to us.
- 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:

- Where force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box.
- For any items left in any motor vehicle, unless they are kept in the secure area of the motor vehicle and force and violence is used to gain entry to the vehicle.
- 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.
- For any items being shipped as freight or under a bill of lading.
- For items made of china, glass or similar fragile materials.
- Caused by delay, detention, seizure or confiscation by Customs or other officials.
- For films, 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 (excluding claims made under part 4 of this section).
- For perishable goods, bottles or cartons and their contents or any damage caused by these items.
- 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

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

12. Part F – Optional Travel Disruption Cover

Please call us on **08000 51 01 54** in order to pay the additional premium and have cover confirmed in writing under this section.

Where you have paid the premium for this optional benefit, travel disruption cover extends the inclusive cover you receive with your FlexAccount European Travel Cover. Details of the extended cover are shown below, as well as any conditions and exclusions applying to this cover. Unless varied by this extension, all Claims Conditions, Claims Settlement information and Exclusions ("What you are not covered for") continue to apply.

What you are covered for

C - Cancellation

The section "What you are covered for" on page 13 of this policy is extended to include:

- The Foreign and Commonwealth Office advising against 'All but essential travel' to your intended destination, providing the advice came into force after you opened your FlexAccount, purchased an upgrade or booked your journey (whichever was later) and was within 28 days of your departure date.
- If you cannot stay at your pre-booked and prepaid accommodation because of:
 - fire
 - volcanic eruption
 - storm
 - flood
 - lightning
 - tidal wave or tsunami
 - landslide
 - medical epidemic or pandemic
 - avalanche
 - civil unrest
 - hurricane or typhoon
 - outbreak of food poisoning within your accommodation
 - earthquake
 - explosion

D - Curtailment (cutting a journey short)

Part One: Curtailment due to early return

The section "What you are covered for" on page 14 of this policy is extended to include:

- The Foreign and Commonwealth Office advising against all but essential travel to your destination, providing the advice came into force after your departure date.

Part Two: Catastrophe cover

The section "What you are covered for" on page 14 of this policy is extended to include:

- volcanic eruption
- civil unrest
- outbreak of food poisoning within your accommodation

The limit under this section is increased 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 for your unused travel and accommodation expenses, including additional transport costs of up to £500 if you were within Europe or £1,000 if you were outside Europe, to return to your home address earlier than originally planned.

H - Travel Delay and Abandonment

A Travel Delay

The limit under this section, as detailed on page 18 of this policy, is increased to £1,000 per insured person.

B Abandonment

Where you have a valid claim under B Abandonment on page 18 of this policy you can optionally choose to either abandon the journey and return to your home address or 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.

Or you are prevented from starting your journey or returning to the UK because airspace has been closed on the order of an official Government or regulatory body for more than 24 hours following your scheduled departure.

I - Missed connections

The limit under this section, as detailed on page 19 of this policy, is increased to £1,000 per insured person.

What you are not covered for (exclusions)

C - Cancellation

The section "What you are not covered for" on page 13 of this policy is amended and extended to include:

- Government regulations, excluding where the UK FCO advise against 'All Travel' or 'All but essential Travel' to your intended final destination.
- Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking except where covered by End Supplier Failure Cover, as detailed in this section.
- Adverse weather conditions (unless stated as covered in item 10 above).

D - Curtailment (cutting a journey short)

The section "What you are not covered for" on page 14 of this policy is amended and extended to include:

- Government regulations, excluding where the UK FCO advise against 'All Travel' or 'All but essential Travel' to your intended final destination.
- Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking except where covered by End Supplier Failure Cover, as detailed in this section.
- You changing your mind to travel or continue with your journey when the local or national authorities confirm that it is safe to stay.

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 Person-Insured named on the Invoice for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris 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 insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured 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 Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the Person-Insured shall have obtained the approval of The Insurer prior to incurring the relevant costs by contacting The Insurer as set out below

The Insurer will not pay for:

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
2. The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured's date of application for this Policy
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. 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 reasonable practicable to the following by advising that you have a FlexAccount travel cover and quoting reference ESFI - V218:

IPP Claims at Cunningham Lindsey

Oakleigh House
14 - 15 Park Place
Cardiff
CF10 3DQ.

Or contact:

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

FOR ALL OTHER CLAIMS REFER TO YOUR INSURANCE POLICY 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

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

It is our policy to acknowledge any complaint within 5 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

In addition, you have the right to contact the Financial Ombudsman Service at the following address if you are an Eligible Complainant (See definition below)

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
financial-ombudsman.org.uk

Telephone: 0800 023 4567 Email: enquiries@financial-ombudsman.org.uk

Please make sure that you always quote the details of your Policy Number to help your enquiry to be dealt with efficiently. Making a complaint will not affect your right to take legal action.

Definitions

What is an Eligible Complainant?

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

IPP PRIVACY NOTICE

How IPP uses your personal data

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

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

Please contact us using the details above if you wish to see the privacy notice in hard copy.

13. Extension to the Period of the Trip

If your journey is extended beyond your pre-booked return date for reasons beyond your control the insurance will be extended without additional premium for as long as is reasonably necessary in the following circumstances:

- The delay to any vehicle, vessel or aircraft in which you are travelling as a ticket-holding passenger
- You being deemed as unfit to fly following an illness or injury during your journey
- Cover to travel independently due to the death of the account holder during the journey.

14. 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 or military or usurped power.
Terrorism/a terrorist act. This section does not apply to Section B Personal Accident or to Section E – Medical and emergency costs whilst you are on your journey, 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 wilful exposure to danger (except

in an attempt to save human life).

- Injury, illness or disablement resulting from a sexually transmitted disease.
- 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.
- Any claim caused by drinking too much alcohol or alcohol abuse. We do not expect you to avoid drinking alcohol on your trips or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.
- Bankruptcy/liquidation of any tour operator, travel agent or transportation company except where cover under Part F - Optional Travel Disruption Cover exists.
- Claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a journey or the cost of replacing locks in the event that keys are lost.
- Your unlawful act.
- Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
- Manual work or hazardous activities of any kind unless declared to us and accepted by us in writing.
- Any liability arising from any goods, service, advice or arrangements supplied by an agent acting on behalf of our assistance services.
- Travel to areas where, at time of booking the journey or thereafter but before you travel, the Foreign & Commonwealth Office has advised against travel to. For specific country advice, you can visit the Foreign and Commonwealth Office (FCO) website at gov.uk/knowbeforeyougo
- An event you were aware of prior to opening the account, becoming eligible for cover or purchasing a relevant upgrade as described on page 3 of this policy.

15. General Conditions

These General Conditions apply to the whole policy.

- 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.
- You must take all reasonable steps to prevent any loss, damage or accident. If you do not we may not pay your claim.
- You or any person acting for you must not negotiate, admit or repudiate any claim without our written consent.
- 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 to be medically examined on behalf of us. We may also request and will pay for a post mortem examination if any insured person dies.
- 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 Sections B, L & O and where we will pay the full claim subject to the policy limits.
- 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.
- 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.
- 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 trips booked by you from the time of receipt of that advice.
- 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.
- 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.
- You must take care to provide us with accurate information which is correct 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 6.
Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.
- 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 and bone condition;
 - any gastrointestinal (stomach) condition; or
 - diabetes.

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

If we cannot provide cover for the medical condition diagnosed after you paid for the trip, or if you do not want to pay the extra premium, you can call us on **08000 51 01 64** and make a cancellation claim if you have booked and paid for a trip that you have not yet made.

HAVE A SAFE TRIP

We are working with the Foreign and Commonwealth Office to do all that we can to help British travellers stay safe overseas. Before you go overseas, check out the FCO web site at: fco.gov.uk/knowbeforeyougo It is packed with essential travel advice and tips, and up to date country specific information.

16. Your Information

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 what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment - see section 9 below);
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- 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 in all 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 www.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 for or to fulfil a legal requirement, 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 imitating 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 545860**

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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