ERGO
Travel Insurance

Backpacker Travel Insurance
Policy Wording
Single Trip Travel Insurance

How to get the help you need

Emergency Assistance and Claims contact numbers

It will help if **you** have **your** policy number handy when **you** call.

We have also included a section called 'How to make a claim' in this booklet. The section will tell **you** what **you**'ll need to do or provide if **you** need to make a claim.

24/7 Emergency Helpline	24/7 Help in a medical emergency: Tel: +44 (0) 1444 454 540 Tel: +1-844-780-0494 (toll free from a landline in the USA or Canada) Tel: 00 1 819 780 0494 (from Mexico or calling from a UK mobile phone while in USA or Canada)
Non-emergency Claims	Help with all non-emergency claims: Tel: +44 (0) 1403 788 983 Email: claims@ergo-ias.co.uk Web/ online reporting: https://ergo.submitclaim.online Write: ERGO IAS, PO Box 982, Leeds, LS1 9XL
Customer Service Team	If **you** need to change **your** details or have a question about **your** policy. **Our** team are available Monday to Friday, 9am – 5pm (United Kingdom time): Tel: 01403 788 513 Email: contact@ergo-travel.co.uk
Legal costs and expenses	For legal costs and expenses claims: Tel: +44 (0) 117 934 0548 Email: new-claims@arag.co.uk

Welcome

Thanks for choosing ERGO Travel Insurance, it's great to have **you** with **us**. Please take a little time to get to know **your** insurance policy and how **we** can help **you**.

Your documents and how to check your cover

It's important to check that the cover **you**'ve bought meets **your** needs. **You**'ll need to have a look at the following documents to do this:

This policy wording booklet will show **you**:

- how to make a claim, a complaint or contact **us**.
- the table of benefits which shows **you** how much cover **you** have.
- the details of what each section of **your** policy does and doesn't cover.
- what **you** must and mustn't do to make sure that **your** policy is valid.
- other important information.

Your policy schedule will show:

- the date **your** cover starts and ends.
- what level of cover **you**'ve chosen and what **excess you** must pay if **you** make a claim.
- what optional extras **you** chose to buy.
- the people insured under the policy.

This policy wording and **your** policy schedule form the basis of **your** contract with **us** so let **us** know if **you** aren't sure about something or need to change **your** cover.

You can contact **our** customer helpline.
The team are available to help **you** 9am – 5pm, Monday to Friday.

Email: contact@ergo-travel.co.uk

Tel: 01403 788 513

If **you** need emergency assistance or want to make a claim, please go to the 'How to make a claim' section where contact details are included for **you**.

Accessible Format Documents

Please give **us** a call if **you** need **us** to send **you your** policy documents in a different format, for example, large print or braille.

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How to make a claim

If you need to make a claim there may be things that we'll need you to do, or documents that you will need to give us.

For all claims:

- Let **us** know as soon as possible when something happens that could lead to a claim.
- Have a look at 'Emergency help and claims numbers' for how to get in touch.
- Have **your** policy schedule to hand. This will tell **you your** policy number and which sections **you**'re covered for.
- Keep hold of any invoices, receipts, medical reports or other documents. **You** will need to give these to **us** if **you** need to make a claim.

If your claim is for:	
Medical emergencies, costs and help to bring you home	• If **you**'re taken to a hospital or clinic whilst **you**'re away, call the Emergency Helpline as soon as possible. • Make sure that **you**'ve the approval of the assistance company (the Emergency Helpline) before incurring any costs over £500. Someone else can do this for **you** if **you** are too ill. **We** won't pay for any avoidable extra costs incurred because **you** didn't tell **us**. • Some countries have reciprocal health agreements with the **United Kingdom**. If this is in place, **you** should make sure **you** use the agreement to reduce the cost of **your** medical claim. If **you** do this, **you** won't have to pay the **excess** on **your** medical claim. **You** can find out more about this in the 'Reciprocal health agreements' section. • Help **us** to get the information **we** need. This could include sending **us** medical reports or getting an examination done.
Cancelling your trip before you leave home, or cut your trip short	• Contact **your** travel or accommodation provider as soon as **you** know that **your** trip needs to be cancelled or cut short. • Make sure that **you**'ve tried to get a refund from **your** travel provider (or service provider for things like excursions, pre-paid car parking) before making a claim with **us**. • **You**'ll need to keep any cancellation invoices and documents that show the costs of what **you** are trying to claim for. • If **you**'re cancelling or cutting **your** trip short because of medical reasons, **you**'ll need evidence from the **medical practitioner** treating **you**. • If **you**'re cancelling or cutting short **your** trip for another reason, **we**'ll need evidence of this.
Travel delay and abandoned journeys	• If **your** flight is delayed, **you** may be entitled to compensation under EU Regulation No. 261/2004 Air passengers rights. Make sure that **you** speak to **your** airline for details. • Keep hold of any confirmation of the delay (including the duration) so that **you** can pass this on to **us**.

If your claim is for:	
Lost or damaged belongings and gadget claims	• If **your** personal belongings are lost or damaged in transit, **you**'ll need to report it to the travel operator and get a 'Property Irregularity Report' before leaving the baggage reclaim area. • Report any theft of **your** belongings to the police within 24 hours of discovery or as soon as possible after that and get a police report. • **We**'ll need proof of ownership and value for **your** items. This could be bank statements, photos or receipts which help to show that **you** owned the lost or damaged items and how much **you** paid for them.
Delayed baggage	• Report any delayed baggage to the travel operator and get a 'Property Irregularity Report' before leaving the baggage reclaim area. • Keep invoices or receipts for any essential items that **you** had to buy whilst **your** baggage was delayed.

Your policy limits and excesses

Policy limits are shown in the 'Summary of your cover' tables and again in the cover sections. These limits will show **you** how much **your** policy will pay up to for each type of claim.

The tables will also show what **excess** applies to each type of claim.

- If **we**'re making a payment to **you** (such as paying **you** back for something **you** had to replace), **we**'ll take the **excess** amount off the total **we** pay **you**.
- If **we**'re paying a supplier (such as an airline or hospital), **you**'ll need to pay the **excess** amount back to **us**.
- Unless the **excess** is shown as 'None' in the summary of cover, the **excess** amount will apply against each claim. This is for each person claiming on each trip.

Summary of your cover

	Element		Protect		Optimum	
Section of Cover	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**
1. Emergency medical and repatriation expenses	£7,500,000	£75	£10,000,000	£50	£15,000,000	None
- Hospital confinement benefit	£20 per 24 hours up to £200	None	£30 per 24 hours up to £300	None	£50 per 24 hours up to £500	None
- Mugging hospitalisation benefit	£20 per 24 hours up to £200	None	£30 per 24 hours up to £300	None	£50 per 24 hours up to £500	None
- Emergency dental treatment	£200	£75	£300	£50	£400	None
- Additional travel and accommodation expenses	£1,000	None	£2,000	None	£3,000	None
- Funeral expenses abroad or cremation expenses abroad	£5,000	None	£5,000	None	£5,000	None
- UK prescriptions	£50	None	£50	None	£50	None
- UK physiotherapy and chiropractic care	£300	None	£300	None	£500	None
2. Cancellation	£1,500	£75	£3,000	£50	£5,000	None
3. Cutting your trip short, loss of holiday and trip resumption	£1,500	£75	£3,000	£50	£5,000	None
4. Personal accident						
- Death: aged 18 - 65	£5,000	None	£10,000	None	£20,000	None
- Death: aged 17 and under or aged 66 and over	£1,000	None	£1,500	None	£2,000	None
- Disablement: aged 18 - 65	£10,000	None	£20,000	None	£30,000	None
- Disablement: aged 17 and under or aged 66 and over	£1,000	None	£1,500	None	£2,000	None
5. Personal belongings	£750	£75	£1,500	£50	£2,500	None
- Single item limit	£250	£75	£300	£50	£400	None
- Valuables	£250	£75	£300	£50	£400	None
6. Gadget (optional)						
- Accidental or malicious damage, loss or theft	£500	£75	£650	£50	£750	None
7. Personal money and event tickets						
- Personal money	£300	£75	£400	£50	£500	None
- Cash	£200	£75	£250	£50	£300	None
- Event tickets	£150	£75	£200	£50	£250	None
8. Passport and other documents	£150	£75	£200	£50	£250	None
9. Baggage delay on your outward journey	Up to £25 per 12 hours up to £100	None	Up to £50 per 12 hours up to £200	None	Up to £50 per 12 hours up to £300	None
10. Missed departure and missed connection						
- Missed departure	£1,000	£75	£1,000	£50	£1,000	None
- Missed connection	£1,000	£75	£1,000	£50	£1,000	None
11. Travel delay and abandonment						
- Travel delay benefit	£20 per 12 hours	None	£35 per 12 hours	None	£35 per 12 hours	None
- Maximum limit for travel delay benefit	£200	None	£280	None	£350	None
- Abandonment after 12 hours delay	£1,500	£75	£3,000	£50	£5,000	None
12. Personal liability	£2,000,000	£75	£2,000,000	£50	£2,000,000	None
13. Legal costs and expenses	£25,000	None	£25,000	None	£25,000	None
14. Hijack	£50 per 24 hours up to £500	None	£100 per 24 hours up to £1,000	None	£150 per 24 hours up to £1,500	None

Remember to check that **you** have the cover that **you** need. Give **our** customer service team a call if **you** need any help.

Get to know your policy before you travel

This section includes important information about **your** policy. Before **you** head off on **your** adventures, please take some time to get to know **your** policy. Just give **us** a call if **you** need any help.

Your check list:

- Read **your** policy booklet and policy schedule to make sure **you** have the cover **you** need.

  Remember not all sections are included automatically. Double check **you**'ve taken out any extra cover that **you** need.
- It's important that **you** understand what **you** are and aren't covered for, and what **you** need to do to make sure **your** cover is valid. If **you** need any help, please contact **us**.

  Each section of **your** policy booklet includes 'We will pay' and 'We won't pay'. There is also a section called 'What this policy doesn't cover' which applies to all sections.
- Make sure that **you**'ve told **us** about any **pre-existing medical conditions**.

  If **your** health changes, or the health of anyone insured on the policy, **you**'ll need to tell **us**. If **you** don't tell **us**, **we** might not be able to pay all or part of **your** claim.
- Remember to check the 'Hazardous activities and sports list' at the back of this booklet. It will tell **you** if **your** planned activity will be covered or not.
- Check the 'Countries we cover' at the back of this booklet to make sure that **your** trip is covered.

About your insurance contract

Your policy schedule and policy wording form the basis of **your** contract with **us** and is based on the information **you** gave **us**.

Incorrect information could mean that **your** premium is incorrect or that **we** won't be able to pay all or part of **your** claim. Let **us** know as soon as possible if something isn't right.

All documents, emails and letters will be in English.

To be eligible for cover under this policy:

- **you** must be in the **United Kingdom** when the policy is bought (except when **you** renew an existing annual multi-trip policy).
- **your** main **home** must be in the **United Kingdom** when **you** buy this policy, and **you** live in the **United Kingdom** for at least 6 months of the year.
- **you** must be aged 64 or under on the start date of **your** policy.
- **you** must be registered with a General Practitioner (GP) in the **United Kingdom.**
- **your** trips must start and end in the **United Kingdom**.
- **you** must have declared any **pre-existing medical conditions** to **us**. Please see the section 'Pre-existing medical conditions and changes to your health' for full details.

When booking **your** trip or purchasing this policy, whichever is later, **you** and anyone **you**'re travelling with must be fit to travel. This includes being fit to take part in any activities and excursions **you**'ve planned.

Our part of the contract

- **We** promise to act in good faith.
- **We** will give **you** the insurance cover set out in **your** policy wording and policy schedule.

Your part of the contract

- Tell **us** the correct information to base **your** policy on, including any **pre-existing medical conditions**.
- Pay **your** policy premium.
- Don't do anything that would make a claim more likely or increase the cost of a claim.
- Make sure that **you**'ve read **your** policy and understand what **you're** covered for.
- Tell **us** as soon as possible if there are any changes to the information **you** have given **us**. If **you** don't this could affect **your** policy or prevent **us** from paying all or part of **your** claim.

Countries we do and don't cover

Countries we don't cover

There are some countries or areas that are considered too dangerous for travel. **We** can't cover **you** if **you** choose to travel to areas where:

- there is **war and civil unrest**; or
- the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel.

Visit https://www.gov.uk/foreign-travel-advice to check any countries or areas that **you're** planning to travel to.

Countries we cover

Your policy schedule will show **you** where **you're** covered to travel to. This will be the country **you** selected or one of the following groups:

- United Kingdom.
- Europe 1.
- Europe 2.
- Australia/New Zealand.
- Worldwide but not including United States of America (USA), Canada, Mexico and the Caribbean.
- Worldwide including United States of America (USA), Canada, Mexico and the Caribbean.

You will find all the countries that **we** cover listed in the table at the back of this booklet. Make sure **you've** checked **your** travel plans against this table 'Countries that we do cover'.

How long your trips can last

The maximum trip length is 550 days.

When your cover starts and ends

Cancellation cover:

Cancellation cover for **your insured journey**:

- starts on the issue date shown on **your** policy schedule; and
- ends when **you** leave **your home** to start **your insured journey**.

All other cover:

- starts when **you** leave **your home** to start **your insured journey**; and
- ends when **you** return to **your home** within the **policy period** to end **your insured journey**.

All cover will stop at the end of the **policy period**, unless agreed by **us** in writing.

Trip resumption following a trip interruption or voluntary break:

In the event of **trip interruption** or a **voluntary break**, all cover ends when **you** return to the **United Kingdom**. Cover starts again when you leave the **United Kingdom** to resume **your** insured journey and ends when **you** return to **your home** to end **your insured journey**, provided both events are within the **policy period**.

The policy covers **you** to return to the **United Kingdom** only once during the **policy period** due to either a **trip interruption** or a **voluntary break**. For example, if **you** return to the **United Kingdom** following a **trip interruption** the policy will not cover **you** if **you** return to the **United Kingdom** at a later date due to another **trip interruption** or a **voluntary break**.

Insured journeys which fall outside of **your policy period** won't be covered unless the 'Automatic Extension of Cover' is needed.

Automatic Extension of Cover

If **you** need to extend **your insured journey** past the **policy period** because of an insured medical emergency, or other cause that's insured under this policy, **we** will automatically extend **your** cover until:

- **you**'re able to come **home**; or
- **you** can be moved to a medical facility in the **United Kingdom**; whichever date falls first.

Medical emergencies abroad and other insured causes

If **you** have a medical emergency abroad, **our** assistance company and **your** treating doctor will decide when **you**'re fit to return to the **United Kingdom**. If **you** decide to return **home** after this time, all cover will end.

If **you** don't take the first reasonable travel arrangements to return to the **United Kingdom**, all cover will end.

Pre-existing medical conditions and changes to your health

It's important that **you** tell **us** about any **pre-existing medical conditions** and any changes to **your** health. This applies to **you**, and anyone insured under the policy (**insured person**). It can impact **your** cover if **you** don't.

Telling us about your medical conditions

Details of any conditions **you**'ve declared, and **we**'ve accepted will be shown on **your** policy schedule. Failure to declare medical conditions will affect any cover **we** provide and could prevent all or part of **your** claim being paid.

What we mean by pre-existing medical conditions

You should've declared any conditions under points 1, 2 and 3 below, and **we** would've let **you** know if **we** can provide cover.

1. Any of the following medical conditions ever suffered by an **insured person**:

- a cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension; or
- a lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition); or
- any form of cancer whether in remission or not; or
- a cerebrovascular condition such as a stroke or T.I.A. (transient ischaemic attack); or
- a renal condition or diabetes.

2. Any psychiatric or psychological condition suffered by an **insured person** in the last 12 months.

3. Any medical condition suffered by an **insured person** in the last 12 months for which they:

- are currently being prescribed, or already on, long term regular medication; or
- are receiving treatment of any kind; or
- have required an organ transplant or dialysis.

If **you** or any other **insured person** have a medical condition included under point 4 below, the policy won't be right for **you** as **we** can't provide cover for:

4. Any medical condition suffered by an **insured person** in which:

- they failed to seek medical advice that's necessary for the treatment of the condition; or
- is under investigation; or
- is awaiting investigation, medical procedures, in-patient hospital treatment or test results; or
- they have been given a terminal prognosis for; or
- they know they'll need medical treatment during an **insured journey**; or
- they are travelling abroad for medical treatment.

Changes to your health

If any of the following things happen after **you** buy **your** policy, **you**'ll need to call **our** customer helpline:

- **you**'re diagnosed with a new medical condition.
- **you** experience new or recurring symptoms.
- **you** have an undiagnosed condition.
- **your** doctor or consultant adds or changes **your** prescribed medication.
- **you** receive inpatient medical treatment.
- **you**'re waiting for a medical investigation, treatment or procedure.

You'll need to call **our** customer helpline if this applies to **you**, or any **insured person** on the policy.

Tel: 01403 788 513

Our team will ask **you** for details about the change to **your** health. The change might mean:

- **we** can continue **your** cover with no change to **your** premium.
- **you** may need to pay more for **your** cover.
- **we** might not be able to continue **your** cover.

What happens next?

If **you**'ve had to cancel **your** pre-booked trip because of health changes, please see the cover available under the 'Cancellation' section.

If **we** can't cover **your pre-existing medical conditions**, or **you** don't want to pay the extra premium, **you**'ll have the choice of:

- making a cancellation claim for any pre-booked trips; or
- continuing **your** policy but without cover for **your pre-existing medical conditions**; or
- cancelling **your** policy and receiving a proportionate refund. This is provided that **you** haven't made a claim or are about to.

Remember to:

- give **us** a call even if **your** doctor has said **you**'re well enough to travel as **your** cover could still be impacted.
- contact **your** travel providers to see if they can help **you** cancel or rearrange **your** trip.

Reciprocal health agreements

What are reciprocal health agreements?

The United Kingdom has healthcare agreements with several countries around the world. If **you**'re a United Kingdom resident, these agreements mean that **you** may be entitled to necessary medical treatment at a reduced cost, or even for free.

We recommend that **you** check if the country **you**'re travelling to has one of these agreements in place and what the requirements are before **you** leave the **United Kingdom**. **You** can find more information online at www.nhs.uk/using-the-nhs/healthcare-abroad/ or search for NHS Healthcare abroad.

If **you** make a claim in one of these countries where **you** successfully applied for the reciprocal health agreement, then **you** won't have to pay the **excess** under 'Emergency medical and repatriation expenses'. For example, **you**'ve used **your** GHIC card for emergency treatment at a hospital in Spain.

⚠ Remember that if **you**'re admitted to hospital whilst abroad, **you** must contact the Emergency Helpline as soon as possible.

Words with special meanings

Some words and phrases used in this document have special meanings. **We** have listed these words and their meanings below. Wherever **you** see these words in **bold**, this is what they mean.

Some sections of cover will have additional words with special meanings that apply to that section. These will be included at the start of the section.

Accident/Accidental
Sudden and unexpected event or damage where the cause can be identified. This would not include anything caused deliberately or over a long period of time.

Bodily Injury
An injury caused by an **accident**, self-defence or exposure to something that could cause **you** physical injury.

Business Trip
A journey undertaken in relation to **your** employment or usual occupation.

Catastrophe
Events such as avalanche, earthquake, explosion, fire, flood, hurricane, landslide, tsunami, volcanic activity or outbreak of infectious disease (unless declared an epidemic or pandemic by the World Health Organisation).

Colleague
Any person from the same business as **you**. Where their absence for one or more complete days at a time as **you** prevents the effective running of that business.

Couple
You and **your** spouse or civil partner, or the person with whom **you**'re permanently living with in a marriage-like relationship.

Event Ticket(s)
Tickets or entry passes **you** have bought for a theme park, water park, exhibition, concert, theatre or sporting event.

Excess
The amount of money **you**'ll have to pay towards the cost of a claim. This amount will apply per person, per claim and per section.

Family
You and **your** husband or wife, civil partner, or the person **you** permanently live with in a marriage-like relationship and up to five children (in total) who are **your**:

- unmarried dependent children (including adopted, foster and stepchildren) aged 17 or under living in the same household as **you** or living away while attending full-time education; and/or
- if **you**'re divorced or separated, **your** natural children aged 17 or under.

Children, as specified above, are only covered when travelling with **you**.

Hazardous Activities and Sports
Any pursuit where there is a recognised risk of injury listed in the tables in 'Activities and sports that we can and can't cover'.

Home
The place where **you** usually live in the **United Kingdom**.

Illness
A sudden and unexpected worsening in health, sickness or disease.

Insured Journey
A pre-booked **leisure trip**, starting and ending during the **policy period. Your** journey will only be covered until the end of the **policy period**.

Insured Person / You / Your
Any person named on the policy schedule who is eligible to be insured.

Leisure Trip
A journey solely for holiday or leisure purposes.

Manual Work
Work that is physical, including, but not limited to construction, installation, assembly and building work. This will include work that involves putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery.

Medical Practitioner
A qualified medical physician, who is not:

- an **insured person**; or
- a **relative**; or
- a **colleague**; or
- any other person **you**'re travelling or staying with.

Policy Period
The period to which the insurance applies. This is shown on **your** policy schedule and this is from the date **you** buy the policy until the "Trip end date".

Pre-existing Medical Condition(s)
Please go to the 'Pre-existing medical conditions and changes to your health' section. **Our** definition is included in 'What we mean by pre-existing medical conditions'.

Relative
Your husband, wife, or civil partner, or the person with whom **you** are permanently cohabiting in a marriage-like relationship, **your** children (including adopted or foster children), **your** mother, father, sister, brother, grandmother, grandfather, grandchild, fiancé and next of kin, including the same in-law and step-relations.

Terrorism / Terrorism Act
The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:

- the apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or
- the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or
- the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip Interruption

Your temporary return **home**, or admission to a medical facility, in the **United Kingdom** before the scheduled end of **your insured journey**, as a result of:

- **your illness** or **bodily injury** resulting in a valid claim for **your** emergency repatriation; or
- **you** cutting short **your** trip.

Trip Resumption

You resuming **your insured journey** before the end of the **policy period** after a **trip interruption**.

United Kingdom

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

Voluntary Break

You interrupting **your insured journey** to return **home** due to:

- homesickness; or
- attending a family event or festivities; or
- any other cause which is not subject to a claim under this policy.

War and Civil unrest

- Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or
- The explosion of war weapons(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the **insured person** or of the country in which the act occurs.

We / Our / Us

ARAG Legal Expenses Insurance Company Limited in respect of the 'Legal costs and expenses' section.
ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance UK Limited in respect of all other sections.

Your Policy Sections

This part of **your** policy wording will take **you** through **your** cover including:

- **your** policy limits.
- the standard **excess** that applies. Remember to check **your** policy schedule to see if **you** paid extra to reduce **your excess**.
- what **we** will and won't pay for.
- whether the cover is optional. **You**'ll need to check **your** policy schedule to see if **you** chose to take out the extra cover.

These policy sections are always included in your policy

Section 1.	**Emergency medical and repatriation expenses** Help if **you** get sick or are injured while **your** away. The cover is designed to cover **your** emergency medical bills and, if needed, get **you home**.
Section 2.	**Cancellation** Refunding the cost of **your** trip and other expenses if **you** need to cancel.
Section 3.	**Cutting your trip short, loss of holiday and trip resumption** Refunding the cost of unused accommodation or extra expenses to return **home**.
Section 4.	**Personal accident** Provides a lump sum benefit following death, loss of limb or sight, or permanent disablement caused by an **accident** whilst **you**'re away.
Section 5.	**Personal belongings** Cover for **your** personal belongings if they are lost or stolen.
Section 7.	**Personal money and event tickets** Cover for **your** personal money or **event tickets**.
Section 8.	**Passport and other documents** Cover to replace **your** travel documents and pay for additional expenses.
Section 9:	**Baggage delay on your outward journey** Cover for essentials if **your** hold or cargo baggage is delayed in getting to **you**.
Section 10.	**Missed departure and missed connection** Helping to pay for extra costs **you** incur to get to **your** trip destination or back **home**.
Section 11.	**Travel delay and abandonment** Provides a cash benefit if **your** outward trip is delayed. If **you** need to abandon **your** trip, it covers **you** for non-refundable costs such as travel and accommodation.
Section 12.	**Personal liability** Cover if **you**'re legally liable for causing injury or damage.
Section 13.	**Legal costs and expenses** Cover for any legal costs **you** may be liable for.
Section 14.	**Hijack** Cover if **your** plane or ship is hijacked.

This section is optional, so is not automatically included. Check your policy schedule to see if you chose to take out this optional extra.

Section 6.	**Gadget** Cover for theft, loss, or damage to **your** gadgets.

Section 1: Emergency medical and repatriation expenses

If you get sick or injured during your trip.

This section provides insurance for emergency medical expenses if **you** fall ill or have an **accident** whilst on **your insured journey**.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Emergency medical and repatriation expenses	£7,500,000	£75	£10,000,000	£50	£15,000,000	None
Hospital confinement benefit	£20 per 24 hours up to £200	None	£30 per 24 hours up to £300	None	£50 per 24 hours up to £500	None
Mugging hospitalisation benefit	£20 per 24 hours up to £200	None	£30 per 24 hours up to £300	None	£50 per 24 hours up to £500	None
Emergency dental treatment	£200	£75	£300	£50	£400	None
Additional travel and accommodation expenses	£1,000	None	£2,000	None	£3,000	None
Funeral expenses abroad or cremation expenses abroad	£5,000	None	£5,000	None	£5,000	None
UK prescriptions	£50	None	£50	None	£50	None
UK physiotherapy and chiropractic care	£300	None	£300	None	£500	None

* Unless otherwise shown on **your** policy schedule.

⚠ Make sure **you**'ve read and understood 'Pre-existing medical conditions and changes to your health' and 'Reciprocal health agreements' sections.

⚠ This policy is designed to help with unexpected **illness**, death or injuries. It's not a private medical insurance policy.

We will pay:

Emergency medical costs

- Medical and hospital expenses. This includes an ambulance to take **you** to the hospital.
- Emergency dental treatment if **you**'re in pain. This includes emergency denture repair to reduce pain when eating.
- If **you**'ve a valid claim under this section of the policy. **We**'ll also pay the cost of prescriptions, physiotherapy and chiropractic care to continue treatment when **you** return **home**.
- The cost of bringing back **your** remains or ashes from abroad to the **United Kingdom**.

Travel and accommodation expenses

- Extra travel and accommodation (room only) expenses for **you** and a **relative** or travelling companion, to stay until **you**'re fit to return to the **United Kingdom** .
- Travel (economy only) and accommodation (room only) for someone to travel from the **United Kingdom** to stay with **you** and return **home** with **you**.
- Return travel to the **United Kingdom** for **you** and a **relative** or travelling companion when **you**'re fit to go **home**.

- The cost of a medical escort on **your** return journey **home**.
- Return travel to their **home** for **your** children under 18 years old if **you**'re unable to look after them. **We**'ll arrange for someone to travel with them if no other responsible adult is available.
- Taxi fares for **your** travel to and from hospital during **your** trip, relating to:
  - **your** admission; or
  - discharge or attendance for out-patient treatment; or
  - for the collection of medication prescribed for **you** by the hospital.

Funeral expenses

- **Your** funeral expenses or cremation expenses abroad.

Other expenses

- The cost of telephone calls between **you**, **us** or the Emergency Helpline including charges when **you** receive calls on **your** mobile.

Hospital confinement benefit

- If **you**'re admitted to hospital or confined to **your** accommodation, **we**'ll pay **you** the amount shown in the 'Summary of cover limits' table for every 24-hour period, until **you**'re discharged.
- If **you**'re confined to a hospital following a mugging, **we**'ll pay **you** the amount shown in the 'Summary of cover limits' table for every 24-hour period, until **you**'re released. This amount will be on top of the standard hospitalisation benefit.

⚠ **You** must have an accepted claim under the 'Emergency medical costs' cover above to access the benefits.

We won't pay:

- Any medical bills or expenses to bring **you home** that are over £500, unless **you**'ve agreed with **us** or **our** assistance company first.
- Any claim arising directly or indirectly from a **pre-existing medical condition** that **you** didn't tell **us** about and **we** didn't accept.
- Pregnancy or childbirth costs if the expected due date is less than 12 weeks (16 weeks if multiple birth) after the planned end of the trip.
- Any cost of medication that **you** knew **you**'d need at the start of **your** trip.
- Any medical costs that aren't related to the **illness** or injury **you**'re making a claim for.
- Any medical costs for treatment that can reasonably wait until **you** get **home**.
- Any claims where **you**'ve taken part in excluded **hazardous activities and sports**, or those that aren't listed as being covered. This is unless **we**'ve agreed to cover **you** and it's shown on **your** policy schedule.
- Costs that aren't necessary for **your** treatment. An example would be the cost of a private room if not medically needed.
- New dentures, prosthetic limbs, hearing aids, contact or corneal lenses or prescription glasses.
- The cost of any taxi fares or phone calls that aren't mentioned in the 'We will pay' section.
- Any food, drink or toiletries.
- Any costs that occur after **our** medical advisor and **your medical practitioner** agree that **you**'re fit to travel and can return **home**.

- Any emergency medical or dental costs incurred on an **insured journey** solely within the **United Kingdom**.
- Any costs once **you**'ve returned to the **United Kingdom**. This doesn't apply to on-going prescriptions, physiotherapy or chiropractic care.
- Any costs raised after a period of 12 months or more from the date of **your** injury, **illness** or death.
- Any costs if **you** don't:
  - get any recommended vaccinations or preventative medications before **your** trip.
  - follow the advice and directions of a **medical practitioner** or consultant before or during **your** trip.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- All medical treatment must be prescribed or recommended by a **medical practitioner**.
- **You** must tell the Emergency Helpline as soon as **you** know that **you**'ll:
  - need to be admitted to a hospital or clinic; and/or
  - incur costs over £500.

If **you** don't tell or delay telling **us**, **we**'ll only pay the costs **we** would have incurred if **you** had told **us** earlier.

- **Your** treating **medical practitioner** and **our** medical advisers will decide when **you**'re fit to travel. Once this is agreed, **our** assistance company might need to:
  - move **you** from one hospital to another; or
  - arrange for **you** to return to the **United Kingdom**.

If **you** decide that **you** don't want to be moved or return to the **United Kingdom**, **your** claim will be closed, and **we** won't be liable for any more costs.

- Any travel and accommodation expenses need to be approved by **us** or **our** assistance company. **You**'ll need to make sure that:
  - as long as its medically safe, and if available, travel must be economy class; and
  - accommodation is to a similar standard to **your** original booking.
- If **you** are repatriated and **you** don't hold a valid return ticket, **we** will deduct from **your** claim an amount equal to **your** original airline's one way airfare. This will be the same class of ticket as **your** outward travel, for the route used for **your** return to the **United Kingdom**.
- **You** must obtain **our** prior agreement before incurring costs for physiotherapy and chiropractic care in the **United Kingdom**.
- **We** won't pay unreasonable or unnecessary costs or expenses.

For medical and hospital expenses in the USA, reasonable means costs for approved medical services and expenses that aren't over 150% of the published medical US Medicare rates for the same or similar treatment.

Section 2: Cancellation

Refunding the cost of your trip and other expenses if you need to cancel.

Check **your** policy schedule to see what level of cover **you** chose.
The maximum **we**'ll pay is the policy limit. Limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Cancellation	£1,500	£75	£3,000	£50	£5,000	None

* Unless otherwise shown on **your** policy schedule.

This section provides cover if **you** need to cancel **your** trip because of the following reasons:

1. The death, **bodily injury** or **illness**, as certified by a **medical practitioner** of:
   - **you** or anyone else named on **your** policy schedule; or
   - **your relative**: or
   - a **colleague**; or
   - a travelling companion or friend **you**'d arranged to stay with.
2. **You** or **your** travelling companion needs to attend a court of law:
   - as a witness (but not as an expert witness); or
   - for Jury Service. **You** must have requested to defer service, and this must have been denied by the jury summoning officer or clerk of the courts office.
3. **You** or **your** travelling companion being members of the following services and pre-agreed leave has been cancelled due to an emergency or a posting abroad:
   - Armed Forces; or
   - Police Services; or
   - Ambulance Service; or
   - Fire Service; or
   - Medical Services.
4. **You** or **your** travelling companion having to stay **home** because it had been seriously damaged by:
   - fire or explosion; or
   - storm, flood or water damage; or
   - subsidence; or
   - burglary.

Damage must have happened within the 7 days leading up to **your** trip, and **we**'ll need evidence of the damage.

5. Involuntary redundancy of:
   - **you**; or
   - **your** travelling companion; or
   - **your** husband, wife, civil or cohabiting partner.

This must have been notified after the policy was bought, or after the trip was booked, whichever was the later date.

We will pay:

Up to the policy limits for the following unused and non-refundable costs of:

- Pre-booked travel and accommodation expenses.
- Pre-booked airport or port parking, car hire, airport lounge pass and excursions (including **event tickets**).
- Travel permission costs including:
  - visas.
  - ESTA (Electronic System for Travel Authorisation).
  - EES (EU entry or exit system).
  - other travel permissions.

⚠ **You** must have already paid or be contracted to pay these costs.

We won't pay:

- For any cancellation claim for reasons not listed in this section under 'We will pay'.
- For any cancellation claim for events which **you** already knew about, or thought might happen:
  - when the trip was booked; or
  - when the policy was bought, whichever date is later.
- For cancellation arising from pregnancy or childbirth:
  - if the expected delivery date is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
  - a **medical practitioner** hasn't certified that the cancellation is needed because of complications of pregnancy or childbirth.
- For any additional costs resulting from **you** not cancelling **your** trip as soon as reasonably possible, after **you** became aware of the need to cancel.
- For any claim because of a failure to have the correct passport, visa, or other relevant travel permissions for the trip.
- For any claim where the carrier has refused to allow **you** to travel.
- For any claim because of the failure to provide any service connected with **your** trip. This includes error, omission, financial failure, or default of any provider. Providers include travel agents, tour operators, or other companies **you** used to book the trip.
- For any claim because of the death or illness of any pet or animal.
- For any claim as a result of **you** not wanting to travel or due to **your** personal or financial circumstances (other than as set out under this section).
- For any claim caused by work commitment or amendment of **your** holiday entitlement by **your** employer (other than as set out under this section).
- For any claim as a result of **your** late arrival at the airport, port, or station after the check-in or booking-in time.
- For any claim for costs **you**'ve paid for other people that aren't insured under this policy.
- For any claim where **you**:
  - refused medical treatment; or
  - weren't taking **your** prescribed medication correctly; or
  - were unable to take **your** medication with **you** because of transport or import restrictions. For example, where a country doesn't allow a type of medicine or **you** cannot take it on an aircraft.

- For any claim because **you**'ve accepted a hospital appointment, where **you** were already on a waiting list:
  - when **you** booked **your** trip; or
  - when **you** bought the policy. Whichever is the later date.
- For any claim arising from **you** losing **your** job due to **your** misconduct, **you** resigning or taking voluntary redundancy.
- For any losses which can be recovered elsewhere or **you** aren't contractually liable for.
- For any claim arising from volcanic eruption and/or volcanic ash.
- For any claim arising from regulations or instructions by the Government or local authority of any country. This includes travel restrictions that result in **you** being unable to go on **your** trip.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- As soon as **you** know that **you** will need to cancel **your** trip, **you** must tell **your**:
  - tour operator; and/or
  - travel agent; and/or
  - transport or accommodation provider.

If **you** delay, the cancellation charges may increase, and **we** won't cover the additional charges.

- If **you** need to cancel **your** trip due to medical reasons, **you** must supply a medical certificate. This certificate must:
  - be from a qualified **medical practitioner**; and
  - confirm that **your** condition prevents **you** from travelling.
- If **your** claim is for any other covered reason, **you**'ll need to give us any evidence that **we** ask for.

Section 3: Cutting your trip short, loss of holiday and trip resumption

Refunding the cost of unused accommodation and excursions and helping with extra expenses to return home early.

Check **your** policy schedule to see what level of cover **you** chose.

The maximum **we**'ll pay is the policy limit. Limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Cutting your trip short, loss of holiday and trip resumption	£1,500	£75	£3,000	£50	£5,000	None

* Unless otherwise shown on **your** policy schedule.

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Loss of holiday
The days that **your** treating **medical practitioner** has confined **you** to:
- hospital; or
- hotel room; or
- cabin

due to **your bodily injury** or **illness**.

A. Cutting your trip short and loss of holiday This section provides cover for:
- **loss of holiday**; or
- if **you** unexpectedly need to cut **your** trip short because of the following reasons:

1. The death, **bodily injury** or **illness** of:
   - **you** or anyone else named on **your** policy schedule; or
   - **your relative**: or
   - a **colleague**; or
   - a travelling companion or friend **you**'d arranged to stay with.

2. **You** or **your** travelling companion needs to attend a court of law:
   - as a witness (but not as an expert witness); or
   - for Jury Service. **You** must have requested to defer service, and this must have been denied by the jury summoning officer or clerk of the courts office.

3. **You** or **your** travelling companion being members of the following services and pre-agreed leave has been cancelled due to an emergency or a posting abroad:
   - Armed Forces; or
   - Police Services; or
   - Ambulance Service; or
   - Fire Service; or
   - Medical Services.

4. **You** or **your** travelling companion having to stay **home** because it has been seriously damaged by:
   - fire or explosion; or
   - storm, flood or water damage; or
   - subsidence; or
   - burglary.

Damage must have happened within the 7 days leading up to **your** trip, and **we**'ll need evidence of the damage.

5. Involuntary redundancy for:
   - **you**; or
   - **your** travelling companion; or
   - **your** spouse, civil or cohabiting partner.

This must have been notified after the policy was bought, or after the trip was booked, whichever was the later date.

We will pay:

Up to the policy limits for the following unused and non-refundable costs of:

- Pre-booked travel and accommodation expenses.
- Pre-booked airport or port parking, car hire, airport lounge pass and excursions (including **event tickets**).
- Travel permission costs including:
  - visas.
  - ESTA (Electronic System for Travel Authorisation).
  - EES (EU entry or exit system).
  - other travel permissions.

⚠ **You** must have already paid or be contracted to pay these costs.

We won't pay:

- For any claim not listed under 'We will pay' in this section.
- Any **loss of holiday** claim that's not caused by **your** own **bodily injury** or **illness**.
- Any claim for events which **you** already knew about, or thought might happen:
  - when the trip was booked; or
  - when the policy was bought, whichever date is later.
- Cutting **your** trip short or **loss of holiday** arising from pregnancy or childbirth:
  - if the expected delivery date is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
  - a **medical practitioner** hasn't certified that **you** must cut **your** trip short or suffer a loss of holiday because of complications of pregnancy or childbirth.
- Any claim because of a failure to have the correct passport, visa, or other relevant travel permission(s) for the trip.
- Any claim where:
  - the carrier has refused to let **you** travel, or to continue to travel; or
  - a service provider (including accommodation) has refused to provide or continue to provide a service.
- Any claim because of the failure to provide any service connected with **your** trip. This includes error, omission, financial failure, or default of any provider. Providers include travel agents, tour operators, or other companies **you** used to book the trip.

- Any claim because of the death or illness of any pet or animal.
- Any claim because of **you** not wanting to travel or continue **your** trip due to:
  - **your** personal or financial circumstances (other than as set out under this section); or
  - a work commitment or amendment of **your** holiday entitlement by **your** employer; or
  - **your** employer not allowing or cancelling **your** holiday leave (other than as set out under this section).
- Any claim as a result of **your** late arrival at the airport, port or station after the check-in time.
- Any claim for costs **you**'ve paid for other people that aren't insured under this policy.
- Any claim where **you**:
  - refused medical treatment; or
  - weren't taking **your** prescribed medication correctly; or
  - were unable to take **your** medication with **you** because of transport or import restrictions. For example, where a country doesn't allow a type of medicine or **you** cannot take it on the aircraft.
- Any claim because **you**'ve accepted a hospital appointment, where **you** were already on a waiting list:
  - when **you** booked **your** trip; or
  - when **you** bought the policy. Whichever is the later date.
- Any claim arising from **you** losing **your** job due to **your** misconduct, **you** resigning or taking voluntary redundancy.
- For any losses which can be recovered elsewhere or **you** aren't contractually liable for.
- Any claim arising from volcanic eruption and/or volcanic ash.
- Any claim arising from Government regulations or instructions by the Government of any country. This includes delays or amendments to the booked trip due to Government action.
- For anything mentioned in 'What this policy doesn't cover'.

B. Trip resumption

We will pay:

In the event of **trip resumption**:

- **Your** reasonable additional travel and accommodation expenses (room only) of a similar standard to the original booking, which **you** incur to return:
  - to the location **you** were repatriated from; or
  - where **you** cut **your** trip short from in order to continue **your insured journey**.

We won't pay:

- **Trip resumption**:
  - within 7 days of the end of the **policy period**; or
  - following a **voluntary break**.

Special conditions:

- As soon as **you** know that **you**'ll need to cut **your** trip short, **you** must:
  - tell **us** or **our** assistance company and get approval before incurring any costs. **You** also need to let **us** make any travel arrangements to bring **you home**.
  - tell **your** tour or transport operator, travel agent and/or accommodation provider.

If **you** delay, the charges to cut **your** trip short may increase. **We** won't cover the additional charges.

- **We**'ll only pay for economy class tickets unless it's medically necessary for other arrangements to be made.
- If **you** need to cut **your** trip short because of medical reasons, **you** must supply a medical certificate. This certificate must:
  - be from a qualified **medical practitioner**; and
  - confirm that **your** condition prevents **you** from continuing **your** trip.
- **We**'ll calculate claims for cutting short **your** trip or for **loss of holiday** on a pro rata basis. This means that **we**'ll consider the number of complete days of **your** trip that **you** haven't used because **you**'ve:
  - been in hospital abroad; or
  - been confined to **your** accommodation abroad for medical reasons; or
  - been repatriated to the **United Kingdom**; or
  - already arrived in the **United Kingdom** following repatriation or **trip interruption**.
- If **your** claim is for any other covered reason, **you**'ll need to give **us** evidence of this.
- For a **voluntary break**, cover will restart when **you** leave the **United Kingdom**. **We** won't pay any additional expenses incurred to resume **your insured journey**.
- For **trip resumption** where **you** resume **your insured journey** following a **voluntary break**, **you** and **your** travelling companion(s) must be fit to travel and participate in any activities and excursions that **you**'ve planned during **your** trip.
- The maximum amount **we**'ll pay in total for cutting **your** trip short, **loss of holiday** and **trip resumption** claims combined is the amount shown in the 'Summary of cover limits'.

Section 4: Personal accident

Covering you for death, injury or disablement.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**
Death: aged 18 - 65	£5,000	None	£10,000	None	£20,000	None
Death: aged 17 and under or aged 66 and over	£1,000	None	£1,500	None	£2,000	None
Disablement: aged 18 - 65	£10,000	None	£20,000	None	£30,000	None
Disablement: aged 17 and under or aged 66 and over	£1,000	None	£1,500	None	£2,000	None

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Disablement

- **Loss of limb**; or
- **Loss of sight**; or
- **Permanent total disablement**.

Loss of Limb

- A hand, arm, foot or leg permanently severed at or above the wrist or ankle.
- The permanent and total loss of use of a hand, arm, foot or leg.

Loss of Sight

Where a consultant ophthalmologist certifies **you** as severely sight impaired by completing the Certificate of Vision Impairment or equivalent in **your home** area.

Permanent Total Disablement

Physical Impairment which means that **you**'re not able to work.

It must be confirmed by an independent specialist **medical practitioner** that there is no prospect of recovery or improvement.

We will pay:

- A fixed payment dependant on age. Policy limits are shown in the 'Summary of cover limits' table.

We won't pay:

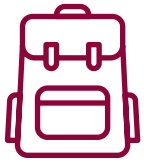
- Any claim from an **insured journey** solely within the **United Kingdom**.
- For any claim arising from death or **disablement** that happens more than one year after the original **accident**.

- For death or **disablement** caused by:
  - mental or psychological trauma; or
  - nervous shock; or
  - sickness, disease or any naturally occurring condition; or
  - degenerative disease; or
  - the ingestion of any substance.
- For any claim caused by an **accident** while **you**'re engaging in **hazardous activities and sports** which are:
  - specifically excluded; or
  - not listed as covered activities, unless agreed by **us** in writing; or
  - listed as a covered activity but does not include cover for personal accident.
- For any claim caused by an **accident** whilst **you**'re using a motorcycle, either as a passenger or rider.
- For any claim where **you** take part in **hazardous activities and sports** listed as being excluded or not listed as covered. This is unless agreed by **us** and the specific activity or sport is shown on **your** policy schedule.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- If a claim is accepted, **we**'ll pay the policy limit as follows:
  - payment will be made to **you** following a claim for **disablement**.
  - payment will be made to **your** legal representatives in the event of **your** death.
- Where an **accident** leads to accepted claims for **your disablement** and subsequent death. **We**'ll pay either the policy limit for **disablement** or death, whichever is higher, but not both.
- The maximum amount in total **we**'ll pay is the **disablement** policy limit. This applies even if **you** suffer more than one form of **disablement**.
- **Disablement** is assessed as soon as the final consequences of the **accident** can be medically determined. This will not be any later than 12 months after the date of the **accident**.
- If **you** disappear and a death certificate hasn't been issued, the following will happen:
  - **we**'ll need to wait for a suitable period of time and review all available evidence.
  - if **we** think a death has happened following an **accident**, **we**'ll pay the policy limit to **your** legal representative.
  - payment of the benefit will need to be re-paid to **us** if a death hasn't happened, or if the cause wasn't an insured **accident**.
- Existing physical impairments won't be considered when **we** review claims under this section.
- **You**, or in the case of **your** death, **your** legal representative, will need to give **us**:
  - Medical reports.
  - Any other information that **we** ask for, including medical records and death certificates.
- Reduced policy limits apply to persons aged 17 and under or aged 66 and over on the date the **accident** occurs. These limits are shown in the 'Summary of cover limits' table.

Section 5: Personal belongings



Cover for your personal belongings on your trip if they are lost, stolen or damaged.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Personal belongings	£750	£75	£1,500	£50	£2,500	None
Single item limit	£250	£75	£300	£50	£400	None
Valuables	£250	£75	£300	£50	£400	None

* Unless otherwise shown on **your** policy schedule.

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Gadget

- Mobile phones.
- Laptops, tablets and e-readers.
- Portable games consoles.
- Health and fitness trackers including smart watches.
- Video cameras, cameras and lenses.
- Accessories including headphones, speakers and navigation devices.

Personal Belongings

Personal effects, clothing, gifts, **valuables** and bags **you** take on **your** trip.

Single Item Limit

This is the maximum **we**'ll pay for any one item, pair or set of items.

Valuables

- Jewellery and watches.
- Items made from precious metals.
- Precious or semi-precious stones.
- Antiques, musical instruments or furs.

We will pay:

- The cost to replace or repair **your personal belongings** if they're damaged, lost or stolen, subject to wear and tear and depreciation. If the item is less than 1 year old at the time of the incident any claim will be considered on a "new for old" basis.

We won't pay:

- Any claim where **your personal belongings** have been taken by officials such as customs officers or the police.

- Any claim for damage by normal wear and tear, including:
  - anything that happens gradually over time; or
  - moth or vermin damage; or
  - anything caused by atmospheric or climatic conditions.
- Any damage caused by the process of cleaning, dyeing, repairing or restoring.
- Any damage caused by scratching or denting unless the item has become unusable due to this.
- Any damage caused by leaking powder or fluid within **your** baggage.
- Reduction in an items value.
- Any amount over the **single item limit** as shown in the table in this section, for any one item, pair, or set of items that belong together or can be used together.
- Any amount over the total **valuables** limit as shown in the 'Summary of cover limits' table in this section.
- Any loss or theft of items which are then recovered.
- Any damage caused by mechanical or electrical breakdown.
- Any claim where **you** haven't looked after **your personal belongings**. This includes:
  - keeping them in **your** line of sight if in a public place; or
  - securing **your** belongings in **your** accommodation when **you**'re not there; or
  - packing any fragile items carefully when travelling.
- Loss or damage to **personal belongings** (but not **valuables**) from an unattended vehicle unless:
  - between the hours of 09:00 and 21:00; and
  - locked in the boot, covered luggage area or locked glove compartment; and
  - where there is physical evidence of forcible and violent entry.
- Loss or damage to **valuables** from unattended vehicles.
- Loss or damage if **your** belongings are stored on a roof or boot luggage rack.
- Loss or damage if **you**'ve left **your** belongings with anyone who isn't:
  - a **family** member; or
  - a travelling companion; or
  - someone who has official responsibility for safekeeping **your** property.
- Loss or damage to:
  - sports equipment when in use.
  - fragile items.
  - golf equipment or bicycles.
  - winter sports equipment.
  - anything connected to **your** business or employment.
  - glasses, contact lenses, hearing aids or prosthetic limbs.
- Loss or damage to **valuables** unless:
  - they are kept on **your** person or hand luggage; or
  - stored in a safety deposit box, safe or similar.
- Any items which are borrowed, rented or not owned by **you**.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- If **we**'ve paid a claim for lost or stolen belongings and these items are later recovered undamaged, **you**'ll need to pay **us** back the claim amount within 14 days of the recovery.

- If **you** need to claim, **you**'ll need to:
  - send **us** proof of any damage such as photos or damage reports.
  - **you**'ll need to keep any damaged items. **We** may choose to repair items rather than replace.
  - send **us** proof of purchase and value such as a receipt.
- If an airline has lost **your** checked-in baggage they will wait for 60 days before sending **you** confirmation. Once **you** have this, **you**'ll need to send it to **us** before **you** can make a claim.
- If **we**'ve already paid a claim under the 'Baggage delay on your outward journey' section, and **your** belongings are declared as lost, **we**'ll deduct what **we**'ve already paid **you** from the claim payment.
- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- **You**'ll need to report any loss or damage to **your** travel operator or carrier. If travelling by air, this will be called a Property Irregularity Report (PIR).

Section 6: Gadget (optional)

If **your** device is lost, stolen or damaged.

This section only applies if 'Gadget' cover is shown on **your** policy schedule.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Accidental or malicious damage, loss or theft	£500	£75	£650	£50	£750	None

* Unless otherwise shown on **your** policy schedule.

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Accidental Damage/ Accidentally Damaged

The unexpected damage to **your gadget** which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.

Gadget/ Gadget(s)

The item(s) owned by **you** and for which **you** have the relevant **proof of purchase**.

A **gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker.

Gadget Criteria

We can only cover **gadget(s)** that are:

- purchased new or refurbished from a United Kingdom VAT registered (or the equivalent tax registration if purchased overseas) company, and supplied with a **proof of purchase**; or
- purchased second hand or gifted to **you**, provided that **you** have the original **proof of purchase** (which corresponds to the criteria above) and a signed letter from the original owner confirming that **you** own the **gadget(s)**.

The original **proof of purchase** or letter must include the following details of **your gadget(s)**:

- either the IMEI or serial number (whichever is applicable);
- the make and model;
- the sale price (**your purchase price**);
- confirmation that the **gadget(s)** were in full working order at the time of sale.

Loss

Where **you** have accidentally left **your gadget** in a location that means **you**'re permanently prevented from using it.

Malicious Damage
The intentional or deliberate actions by a person who is not insured under this policy, which causes damage to **your gadget(s)** where it cannot be used or is unsafe to use.

Proof of Purchase
The original purchase receipt provided at the point of sale that gives details of the **gadget** purchased, or similar documents that provide proof that **you** own the **gadget**.

Theft
The taking of the **gadget(s)** by a third party with the intention of permanently depriving **you** of it, using force, threat of violence or by pickpocket.

We will pay:
- The cost of the repair of **your gadget** if it's **accidentally damaged** or **maliciously damaged**; or
- If it is beyond economic repair, lost or stolen, its replacement. Where only part or parts of **your gadget** are damaged, lost or stolen, **we** will only pay to repair or replace that part or parts.

We won't pay:
- Any **loss** or **theft** of **your gadget(s)** which are then recovered.
- Any claim if **your gadget(s)** have been taken by officials such as customs officers or the police.
- **Theft** of the **gadget** from **your** person unless force or threat, violence or pickpocket is used.
- Any claim for **loss** where the circumstances of the **loss** cannot be clearly identified, i.e. where **you**'re unable to confirm the time and place of the **loss**.
- Any claim as a result of unauthorised use of **your gadget**. This includes unauthorised calls, messages and downloads.
- The VAT element of any claim if **you**'re registered for VAT.
- Any modifications that have been made from the original specifications of the **gadget**. This includes things like adding gems, precious metals or unlocking **your gadget** from a network provider.
- Reconnection costs, pay-as-you-go charges or subscription fees of any kind.
- The cost of replacing any personalised ring tones or graphics, downloaded material or software.
- Any expense incurred as a result of not being able to use the **gadget**. Or any loss other than the repair or replacement costs of the **gadget**.
- Any claim for damage by normal wear and tear, including:
  - anything that happens gradually over time; or
  - moth or vermin damage; or
  - anything caused by atmospheric or climatic conditions.
- Any damage caused by the process of cleaning, dyeing, repairing or restoring.
- Any damage caused by scratching or denting unless the item has become unusable due to this.
- Any damage caused by leaking powder or fluid within **your** baggage.
- Any cosmetic damage that has no effect on the functionality of the **gadget**, including marring, scratching and denting.
- Any damage caused by mechanical or electrical breakdown.
- Any **loss** or **theft** of, or damage to, **your gadget(s)**:
  - whilst in the custody of an airline or other carrier; or
  - whilst being shipped as freight or under a bill of lading; or
  - left out of sight and out of **your** personal control in a public place where **you**'re not in a position to prevent unauthorised interference with **your gadget** e.g. station, airport, restaurant, beach, etc.; or

- from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following forcible and violent entry; or
- from a roof or boot luggage rack at any time; or
- left in the custody of any person, (except a **relative**), who does not have official responsibility for the safekeeping of the **gadget**.

- Any **loss** or **theft** of, or damage to:
  - **gadget(s)** which are not carried in **your** hand luggage or on **your** person while **you**'re travelling on public transport; or
  - accessories other than SIM or PCIMA cards which were in the **gadget** at the time of the **loss, theft** or damage; or
  - **gadgets** which are borrowed, rented or otherwise not owned by **you**.
- Loss of data.
- Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
- Repair or other costs for:
  - routine servicing, inspection, maintenance or cleaning; or
  - loss caused by a manufacturer's defect or recall of the **gadget**; or
  - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials; or
  - repairs carried out by anyone not authorised by **us**; or
  - wear and tear or gradual deterioration of performance; or
  - claims arising from abuse, misuse or neglect; or
  - a **gadget** where the serial number has been tampered with in any way.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- For any **loss** or **theft you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option pay to replace or repair the lost, stolen or damaged item(s).
- **We** may not pay **your** claim if **you**'re unable to provide original proof of purchase that meet the **gadget criteria** detailed in this section.
- **You** must retain all damaged **gadgets** for inspection and send them to **us** if required.
- If **we**'ve paid a claim for lost or stolen belongings and these items are later recovered undamaged, **you**'ll need to pay **us** back the claim amount within 14 days of the recovery.
- **You**'re required to take all reasonable precautions to prevent **loss, theft, accidental** or **malicious damage**.
- Cover excludes costs or payments recoverable from any other party. This includes under the terms of any other contract, guarantee, warranty, or insurance.

Section 7: Personal money and event tickets

Cover for your personal money or event tickets.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person,** per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Personal money	£300	£75	£400	£50	£500	None
Cash	£200	£75	£250	£50	£300	None
Event tickets	£150	£75	£200	£50	£250	None

* Unless otherwise shown on **your** policy schedule.

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Personal Money

This includes:	This doesn't include:
Cash	Avios / Air miles
Pre-paid currency cards	Crypto currencies
Travellers and other cheques	Money used or held for business
	Lottery cards / tickets
	Debit or credit cards

We will pay:

- Up to the policy limit shown in the table above if **your** personal money or **event ticket** is lost or stolen on **your** trip.

We won't pay:

- Loss or theft of **your personal money** or **event ticket** that wasn't:
  - being carried by **you** (such as in **your** pocket or handbag).
  - kept in **your** hand luggage when **you**'re travelling on public transport (under **your** control so that **you** can keep an eye on it).
  - kept in a safe or deposit box in **your** locked private accommodation.
- **Personal money** that has been taken away (confiscated) by officials like customs or police officers.
- Pre-paid currency or event cards or cheques where the issuer can give **you** a replacement, refund **your** money or where **you** haven't followed their instructions.
- Any reduction in **your** money due to changes in exchange rates, depreciation or mistakes caused by error or omission.
- **Personal money** that's been lost or stolen by fraud. This includes where **you**'ve shown **your** passwords or PIN to someone else.
- Any **personal money** that is later recovered.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:
If **you** suffer a loss or theft and want to claim, **you** must:

- Take care of **your personal money**, doing **your** best to protect it against loss or theft.
- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.
- Let **us** have proof of ownership of any lost or stolen **personal money**. This could be things like bank statements showing cash withdrawals, or receipts for foreign currency.
- Let **us** have proof of the replacement cost of any lost or stolen **event tickets**.

Section 8: Passport and other documents

If your passport or other travel documents are lost or stolen.

Check **your** policy schedule to see what level of cover **you** chose.
Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Passport and other documents	£150	£75	£200	£50	£250	None

* Unless otherwise shown on **your** policy schedule.

We will cover loss or theft of **your** passports, driving licence, or travel documents that were:

- being carried by **you** (such as in **your** pocket or handbag).
- kept in **your** hand luggage when **you**'re travelling on public transport (under **your** control so that **you** can keep an eye on it).
- kept in a safe or deposit box in **your** secure private accommodation.

We will pay:

- If **your** passport, driving licence or travel visas are lost or stolen, **we**'ll pay up to the limit shown in the 'Summary of cover limits' table for:
  - the cost of a temporary passport and replacement visas whilst **you**'re abroad.
  - additional travel and accommodation expenses (room only) that **you** have to pay whilst **you** arrange **your** temporary passport or replacement visas.
  - the cost of replacing **your** passport or driving licence when **you** get **home**. **We**'ll only pay for the time remaining on **your** passport or driving licence. For example, **you** have 5 years left on a 10-year passport, **we**'ll pay for half the cost of a new one.

We won't pay:

- For replacement of any passports or other important documents that have been taken away (confiscated) by officials like customs or police officers.
- Any loss or theft of **your** travel documents that can be replaced free of charge by the issuer.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:
If **you** suffer a loss or theft and want to claim, **you** must:

- Take care of **your** travel documents, passport(s) and driving licence(s), doing **your** best to protect them against loss or theft.
- For any loss or theft **you** must:
  - report it to the police within 24 hours of discovery or as soon as possible after that; and
  - get a written police report.

Section 9: Baggage delay on your outward journey

Help to replace the essentials if your hold or cargo baggage is delayed by 12 hours or more.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**
Baggage delay on your outward journey	Up to £25 per 12 hours up to £100	None	Up to £50 per 12 hours up to £200	None	Up to £50 per 12 hours up to £300	None

We will pay:

- If there's a delay in **your** baggage getting to **your** trip destination, **we**'ll pay up to the policy limit towards the cost of **you** buying essential replacement items.

This is to cover the costs of buying essential items until **your** baggage arrives. Essential items could be things like toiletries, a change of clothes or replacement phone chargers. Whatever **you** need to replace until **your** baggage gets to **you**.

- **Your** baggage must be delayed by 12 hours or more.

We won't pay:

- Any claim for delayed baggage on **your** return journey, back to the **United Kingdom**.
- Any delays caused by customs or officials confiscating **your** baggage.
- For anything mentioned in 'What this policy doesn't cover'.

What you need to do:

- Report delays to **your** travel operator before **you** leave the baggage reclaim areas. **You**'ll need to get written confirmation of the delay. If travelling by air, this will be called a Property Irregularity Report (PIR).
- **You** must send **us** any invoices or receipts for any essential items that **you** had to buy whilst **your** baggage was delayed.
- If **your** baggage arrives **you** must obtain written confirmation of the length of the delay.

Section 10: Missed departure and missed connection

If you arrive too late to board your pre-booked transport (including connecting transport), this cover could help to pay for extra costs you incur to get to your trip destination, or back home.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Missed departure	£1,000	£75	£1,000	£50	£1,000	None
Missed connection	£1,000	£75	£1,000	£50	£1,000	None

* Unless otherwise shown on **your** policy schedule.

We will pay:

If **you** arrive late because of:

- strike or industrial action on **your** scheduled public transport impacting **your** travel to **your** departure points.
- adverse weather conditions (except **catastrophe**) impacting **your** travel to **your** departure points.
- the private motor vehicle that **you**'re travelling in to **your** departure point:
  - breaking down; or
  - being involved in a road accident; or
  - being delayed because of heavy traffic or road closures; or
  - running out of petrol or electric charge because of heavy traffic.

✔ Up to the policy limit, for additional travel and accommodation costs (room only), if **you** arrive too late to board **your** pre-booked transport (this includes connecting transport). This is so that **you** can:

- reach **your** trip destination; or
- catch up with **your** scheduled itinerary; or
- return to **your home** (for missed departures and connections on **your** return journey).

We won't pay:

✘ Any claim where **you** haven't left enough time to get to **your** departure point.

✘ Any claim caused by a vehicle breakdown where the vehicle hasn't been properly serviced, maintained or have a valid MOT.

✘ Any claim because of heavy traffic or road closures that weren't severe enough to be reported:

- on a recognised motoring association web site; or
- on the highways agency website; or
- on a news bulletin or in the media.

✘ Any claim because of a failure to provide any service on **your** trip due to, error, failure, omission, or financial failure of the travel provider.

✘ Any claim as a result of a **catastrophe**.

✘ Any claim as a result of **your** missed departure or missed connection for reasons other than those listed in this section.

- Any claim where **you**'ve allowed less than 3 hours between connecting flights.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- **You** must have allowed enough time to reach **your** departure point so that **you** could check in on time.
- Any additional accommodation or travel must be a similar standard to **your** original booking (for example, economy travel).
- **You** must let **us** have evidence of:
  - the reason for the delay leading to **you** missing **your** departure.
  - receipts for any additional accommodation or travel costs.

Section 11: Travel delay and abandonment

Sometimes journeys don't go to plan. This section tells you how we can help if your departure is delayed, or if you need to abandon your journey.

Travel Delay Benefit

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**
Travel delay benefit	£20 per 12 hours	None	£35 per 12 hours	None	£35 per 12 hours	None
Maximum limit for travel delay benefit	£200	None	£280	None	£350	None

We will pay:

If **you**'re delayed by 12 hours or more from **your** original scheduled departure time from **your** first departure point, including any connecting flights, on **your**:

- outward journey from the **United Kingdom**; or
- return journey to the **United Kingdom**.

because of:

- adverse weather conditions (not listed under **catastrophe**); or
- strike or industrial action; or
- mechanical breakdown of **your** scheduled transport.

✔ The delayed departure benefit, up to the maximum policy limit so that **you** can grab some refreshments or space in a travel lounge.

We won't pay:

✘ Any claim where **you**'ve been offered alternative transport which leaves within 12 hours of the original scheduled departure time.

✘ Any claim where **you** haven't checked in at **your** departure point by the time shown in **your** travel itinerary. **You** may be able to claim for this under 'Missed departure and missed connection'.

✘ For anything mentioned in 'What this policy doesn't cover'.

This benefit is there to help make any delays more comfortable and can be used at any point in **your** journey. Here are some examples to help:

Examples of how this benefit can help you	We'll pay you: Element	We'll pay you: Protect	We'll pay you: Optimum
Your direct flight from the **United Kingdom** to **your** holiday destination has been delayed by 12 hours	£20	£35	£35
Your flight was delayed by 24 hours	£40	£70	£70
You take 2 flights to get to **your** holiday destination. **You** had a 6-hour delay on **your** first flight and a 6-hour delay on **your** second	£20	£35	£35

What **you** need to do:

Just send **us** evidence of any delays that **you**'ve suffered, and **we**'ll arrange payment of **your** delayed departure benefit to **you**.

If you need to abandon your trip

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

If **you** live in Northern Ireland, this cover includes international departure points in the Republic of Ireland.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Abandonment after 12 hours delay	£1,500	£75	£3,000	£50	£5,000	None

* Unless otherwise shown on **your** policy schedule.

We will pay:

If **you** choose to abandon **your** trip because of a delay of 12 hours or more on **your** outward journey or because **your** scheduled transport is delayed by:

- adverse weather conditions (not listed under **catastrophe**); or
- strike or industrial action; or
- mechanical breakdown of **your** scheduled transport.

✔ Up to the policy limits for unused and non-refundable:
  - pre-booked travel and accommodation costs.
  - pre-booked airport or port parking, car hire, airport, lounge passes or trip excursions.
  - travel permission costs including visas, ESTA (electronic system for travel authorisation), EU entry or exit system (EES).

We won't pay:

✘ Any claim where **you**'ve been offered alternative transport which leaves within 12 hours of the original scheduled departure time.

✘ Any claim where **you** haven't checked in at **your** departure point by the time shown in **your** travel itinerary. **You** may be able to claim for this under 'Missed departure and missed connection'.

✘ For any losses which can be recovered elsewhere, or **you** aren't contractually liable for.

✘ For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

! **You** must have already paid or be contracted to pay the costs that **you**'re claiming for.

! This section only applies if **you**'ve travelled to **your** departure point and checked in. If **you** haven't travelled to **your** departure point, **you**'ll not be covered, even if **you**'ve checked-in online.

! **We**'ll need confirmation from the carrier, accommodation or travel company, stating the delay period and reason.

Section 12: Personal liability

If you're legally responsible for causing injury or damage.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per insured event.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***	**Policy Limit**	**Excess***
Personal liability	£2,000,000	£75	£2,000,000	£50	£2,000,000	None

* Unless otherwise shown on **your** policy schedule.

⚠ This section does not apply to **insured journeys** solely within the **United Kingdom**.

We will pay:

If **you**'re found legally liable for causing:

- death or **bodily injury** to another person.
- material loss of or damage to another person's property.

✔ Material damages or compensation that **you** legally must pay.

✔ Legal costs and expenses incurred in:
  - defending a legal action against **you**; or
  - in negotiating a settlement.

✔ **Your** costs and expenses when **you**'re required by **us** to participate in the defence of such an action.

We won't pay:

✘ Any claim from an **insured journey** solely within the **United Kingdom**.

✘ Any liability because **you** have participated in **hazardous activities and sports** that are:
  - specifically excluded; or
  - not listed as covered unless otherwise agreed by **us**; or
  - listed as being covered but not for Personal Liability cover.

✘ Any liability for non-material damage. This includes damage to reputation or intellectual property rights.

✘ Any claim where **you** cause:
  - death or **bodily injury** to; or
  - damage to property in the care of, or belonging to:
    - **you**.
    - a member of **your family**, or someone living with **you**.
    - someone employed by **you**.
    - a travelling companion.
    - someone **you**'ve arranged to stay with.

This does not include any temporary holiday accommodation not owned by **you**.

✘ Any claim for injury, loss or damage arising directly or indirectly from **your** ownership or use of:
  - horse-drawn, motorised, electrically or mechanically propelled or towed cars or vehicles.
  - aircraft.
  - watercraft (except row boats, punts or canoes).

- animals (except domestic dogs or cats).
- firearms, weapons or explosive devices.

- Any claim directly or indirectly caused from:
  - any form of racing; or
  - **your** trade, profession or business; or
  - a contract, unless **you**'d be liable even if the contract didn't exist; or
  - **you** leading a group taking part in an activity; or
  - **you** transmitting a disease to another person; or
  - **your** deliberate, unlawful, malicious or wilful act or omission; or
  - **your** fraudulent, dishonest or criminal act or that of any person authorised by **you**; or
  - something that's subject to criminal proceedings against **you**.
- Any claim covered elsewhere, such as under another insurance policy.
- Any claim arising through court action brought in a country other than where the insurance event took place. This does not apply if **we**'ve agreed otherwise.
- Punitive or exemplary damages.
- Any claim where:
  - **you** haven't told **us** of something that might lead to a claim within a reasonable timeframe; and
  - this failure affects **our** ability to limit **our** liability.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- If **you** know of any insurance event which may result in a claim, **you** must:
  - let **us** know without delay; and
  - send **us** all correspondence and legal documents, without responding to them.
  - not discuss liability with any third party.
- **You** must not admit liability without **our** prior written agreement. This includes making an offer, promise, payment or indemnity.
- **We**'re entitled to take over the defence and settlement of any claim against **you** in **your** name. **We**'ll have full discretion in the conduct of any proceedings and the settlement of any claim.
- **We** may, at **our** own expense, take proceedings in **your** name. These proceedings will be taken to recover compensation or indemnity from any third party.
- If **you** take part in defence or negotiation proceedings, any transport and accommodation costs must be agreed by **us** in advance.
- Where more than one **insured person** is involved in the same insurance event, the maximum **we**'ll pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each **insured person**.

Section 13: Legal costs and expenses

Cover for legal costs and expenses you may become liable for on an insured journey.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**
Legal costs and expenses	£25,000	None	£25,000	None	£25,000	None

⚠ Important - cover under this section is underwritten and administered by ARAG Legal Expenses Insurance Company Limited ('**ARAG**'). **ARAG** is the underwriter and provides the legal protection insurance and legal advice helpline.

ARAG Legal Expenses Insurance Company Limited

Registered Address: ARAG Legal Expenses Insurance Company Limited, ARAG Parc, Greenway Court, Bedwas, Caerphilly, CF83 8DW. Registered in England and Wales. Company Number 103274. Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

This section, policy and the policy schedule shall be read together as one document and describe the contract between the **insured person** and **ARAG**. **ARAG** agrees to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. **reasonable prospects** exist for the duration of the claim
2. the **date of occurrence** of the insured incident is during the **policy period**
3. any legal proceedings will be dealt with by a court, or other body which **ARAG** agree to, within the **countries covered** and
4. the insured incident happens within the **countries covered**.

What ARAG will pay

- **ARAG** will pay an **appointed representative**, on the **insured persons** behalf,
- **Costs and expenses** incurred following an insured incident, provided that:
  a. the most **ARAG** will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £25,000
  b. the most **ARAG** will pay in **costs and expenses** is no more than the amount **ARAG** would have paid to a **preferred law firm**. The amount **ARAG** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
  c. in respect of an appeal or the defence of an appeal, the **insured person** must tell **ARAG** within the time limits allowed that the **insured person** wants to appeal. Before **ARAG** pay the **costs and expenses** for appeals, **ARAG** must agree that **reasonable prospects** exist

d. for an enforcement of judgment to recover money and interest due to the **insured person** after a successful claim under this section, **ARAG** must agree that **reasonable prospects** exist, and

e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **ARAG** will pay in **costs and expenses** is the value of the likely award.

What ARAG will not pay

In the event of a claim, if the **insured person** decides not to use the services of a **preferred law firm**, the **insured person** will be responsible for any costs that fall outside the **ARAG Standard Terms of Appointment,** and these will not be paid by **ARAG**.

Definitions applicable to this section

The following words have these meanings wherever they appear in this section in **bold:**

Appointed Representative
The **preferred law firm**, law firm or other suitably qualified person **ARAG** will appoint to act on behalf of the **insured person**.

Costs and Expenses

a. All reasonable, proportionate and necessary costs chargeable by the **appointed representative** and agreed by **ARAG** in accordance with the **ARAG Standard Terms of Appointment.**

b. The costs incurred by opponents in civil cases if the **insured person** has been ordered to pay them, or the **insured person** pays them with **ARAG's** agreement.

Countries Covered
Worldwide.

ARAG
ARAG Legal Expenses Insurance Company Limited.

ARAG Standard Terms of Appointment
The terms and conditions (including the amount **ARAG** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Date of Occurrence
The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date the **insured person** first became aware of it.)

Insured Person
The person stated on the policy schedule as being insured.

Preferred Law Firm
A law firm or barristers' chambers **ARAG** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the **insured person's** claim and must comply with **ARAG's** agreed service standard levels, which **ARAG** audit regularly. They are appointed according to the **ARAG Standard Terms of Appointment**.`

Reasonable Prospects

The prospects that the **insured person** will recover losses or damages (or obtain any other legal remedy that **ARAG** have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **ARAG**, or a **preferred law firm** on **ARAG's** behalf, will assess whether there are **reasonable prospects**.

What is covered

1. **Costs and expenses** to pursue an **insured person's** legal rights following a specific or sudden accident that causes death or bodily injury to the **insured person**.

What is not covered

ARAG will not pay a claim relating to the following:

1. Any claim relating to any illness or bodily injury that happens gradually.
2. Any psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to an **insured person**.
3. Defending an **insured person's** legal rights, but **ARAG** will cover defending a counter-claim.
4. Any claim relating to clinical negligence.

Exclusions applying to this section - Also see "What this policy doesn't cover"

1. A claim where an **insured person** has failed to notify **ARAG** of the insured incident within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **ARAG** consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. **Costs and expenses** incurred before **ARAG's** expressed acceptance.
4. Fines, penalties, compensation or damages that a court or other authority orders an **insured person** to pay.
5. Any legal action an **insured person** takes that **ARAG** or the **appointed representative** have not agreed to, or where an **insured person** does anything that hinders **ARAG** or the **appointed representative**.
6. A dispute with **ARAG** not otherwise dealt with under section condition 7.
7. **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
8. Any **costs and expenses** that are incurred where the **appointed representative** handles the claim under a contingency fee arrangement (other than a conditional fee agreement (no win, no fee) which could apply under the **ARAG Standard Terms of Appointment**).
9. Any claim against ERGO Travel Insurance Services Ltd, Great Lakes Insurance UK Limited or their respective agents.
10. Any claim where the **insured person** is not represented by a law firm or barrister.

Conditions applying to this section

1.

a. On receiving a claim, if legal representation is necessary, **ARAG** will appoint a **preferred law firm** as the **insured person's appointed representative** to deal with the **insured person's** claim. They will try to settle an **insured person's** claim by negotiation without having to go to court.

b. If the appointed **preferred law firm** cannot negotiate settlement of the **insured person's** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the **insured person** may choose a law firm to act as the **appointed representative**.

c. If the **insured person** chooses a law firm as their **appointed representative** which is not a

preferred law firm, ARAG will give the **insured person's** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **ARAG** will pay is the amount **ARAG** would have paid if they had agreed to the **ARAG Standard Terms of Appointment**. The amount **ARAG** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.

d. The **appointed representative** must co-operate with **ARAG** at all times and must keep **ARAG** up to date with the progress of the claim.

2.

a. An **insured person** must co-operate fully with **ARAG** and the **appointed representative.**

b. An **insured person** must give the **appointed representative** any instructions that **ARAG** ask an **insured person** to give.

3.

a. An **insured person** must tell **ARAG** if anyone offers to settle a claim. An **insured person** must not negotiate or agree to a settlement without **ARAG's** written consent.

b. If an **insured person** does not accept a reasonable offer to settle a claim, **ARAG** may refuse to pay further **costs and expenses**.

c. **ARAG** may decide to pay an **insured person** the reasonable value of the **insured person's** claim, instead of starting or continuing legal action. In these circumstances an **insured person** must allow **ARAG** to take over and pursue or settle any claim in an **insured person's** name. An **insured person** must also allow **ARAG** to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an **insured person** must give **ARAG** all the information and help **ARAG** need to do so.

4.

a. An **insured person** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **ARAG** ask for this.

b. An **insured person** must take every step to recover **costs and expenses** and court attendance expenses that **ARAG** have to pay and must pay **ARAG** any amounts that are recovered.

5. If the **appointed representative** refuses to continue acting for an **insured person** with good reason, or if an **insured person** dismisses the **appointed representative** without good reason, the cover **ARAG** provide will end immediately, unless **ARAG** agree to appoint another **appointed representative**.

6. If an **insured person** settles or withdraws a claim without **ARAG's** agreement, or does not give suitable instructions to the **appointed representative**, **ARAG** can withdraw cover and will be entitled to reclaim from an **insured person** any **costs and expenses ARAG** has paid.

7. If there is a disagreement about the handling of a claim and it is not resolved through **ARAG's** internal complaints procedure the Financial Ombudsman Service may be able to help. This is a free complaint resolution service for eligible complaints. (Details available from www.financial-ombudsman.org.uk). Alternatively, there is a separate arbitration process available that can be used to settle any dispute with **ARAG**. The arbitrator will be a jointly agreed barrister, solicitor or other suitably qualified person. If there is a disagreement over the choice of arbitrator, **ARAG** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the parties or one party may pay all the costs.

8. If there is a disagreement between an **insured person** and **us** on the merits of the claim or proceedings, or on a legal principle, **ARAG** may suggest the **insured person** obtains at their own expense an opinion on the matter from an independent and appropriate expert. The expert must be approved in advance by **ARAG** and the cost expressly agreed in writing between the **insured person** and **ARAG**. Subject to this **ARAG** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the **insured person** will recover damages (or obtain any other legal remedy that **ARAG** have agreed to) or make a successful defence. This does not affect the **insured person's** rights under Section Condition 7.

9. An **insured person** must:
a. keep to the terms and conditions of this section
b. take reasonable steps to avoid and prevent claims
c. take reasonable steps to avoid incurring unnecessary costs
d. send everything **ARAG** asks for, in writing, and
e. report to **ARAG** full and factual details of any claim as soon as possible and give **ARAG** any information **ARAG** need.
10. **ARAG** will, at **ARAG's** discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or **ARAG** will not pay the claim if:
a. a claim an **insured person** has made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
b. a false declaration or statement is made in support of a claim.
11. Apart from **ARAG**, an **insured person** is the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, **ARAG** will only pay their share of the claim even if the other insurer refuses the claim.
13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the **insured person** normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Eurolaw Legal Advice

ARAG will give an **insured person** confidential legal advice over the phone on any personal legal problem under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway.

An **insured person** can contact **ARAG's** UK-based call centre 24 hours a day, seven days a week. However, **ARAG** may need to arrange to call the **insured person** back depending on the **insured person's** enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an **insured person** calls outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, **ARAG** may record all calls.

To contact the above service, phone **ARAG** on +44 (0) 117 934 0548. When phoning, please quote the policy number.

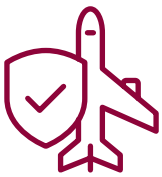
ARAG will not accept responsibility if the Helpline Service is unavailable for reasons **ARAG** cannot control.

Privacy

When **you** purchase and use a **ARAG** product **ARAG** will process personal information about **you** and anyone else whose details are provided to **ARAG** to provide **you** with a service or a claim.

ARAG process **your** personal information in accordance with **ARAG's** Privacy Notice. **You** can find **ARAG's** Privacy Notice online at www.arag.co.uk/legal/privacy-statement. Alternatively **you** can make a request for a printed copy to be sent to **you** by contacting dataprotection@arag.co.uk

Section 14: Hijack



This part of the policy sets out the cover provided as a result of your transport being hijacked.

Check **your** policy schedule to see what level of cover **you** chose. Policy limits are per **insured person**, per **insured journey**.

Summary of cover limits:

	Element		Protect		Optimum	
Cover	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**	**Policy Limit**	**Excess**
Hijack	£50 per 24 hours up to £500	None	£100 per 24 hours up to £1,000	None	£150 per 24 hours up to £1,500	None

Some words have special meanings in this section. Wherever **you** see these words in **bold**, this is what they mean:

Hijack
The unlawful seizure or wrongful exercise of control of the aircraft or sea vessel in which **you**'re travelling.

The maximum amount **we**'ll pay is shown in the 'Summary of cover limits' table.

We will pay:

- A benefit for each full 24 hours that **you** are detained.

We won't pay:

- For **hijack** in an area which is subject to **war and civil unrest**.
- For anything mentioned in 'What this policy doesn't cover'.

Special conditions:

- **You** must provide **us** with a written description of the **hijack** from an appropriate authority.

What this policy doesn't cover

Like most insurance policies, there are things we don't cover. In addition to the exclusions under 'We won't pay' and 'Special conditions' for each cover section, the following exclusions apply to all sections of the policy.

We won't pay:

- The **excess** amount shown in the 'Summary of cover limits' table.
- For any losses that aren't directly linked with the insured event causing the claim. For example, loss of earnings if **you**'re unable to work or the cost of replacing locks if **you**'ve lost **your** keys.
- For any losses which are recoverable elsewhere. Where another insurance policy covers the same risk, **we**'ll only pay **our** share of a valid claim.

We won't pay for any loss, damage, cost or expense caused directly or indirectly by:

- **Active Participation**
  - An **insured person** taking active participation, whether combatant or non-combatant, in supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons or other materials intended for use in **war and civil unrest** or **terrorism**; or
  - An **insured person** voluntary entering an area known at the time to be subject to **war** and **civil unrest**, **terrorism**, or against the advice of the Foreign, Commonwealth & Development Office (FCDO). See https://www.gov.uk/foreign-travel-advice.
- **Air passenger duty**
  Any loss in respect of air passenger duty (this can be reclaimed by **you** through **your** travel agent or airline).
- **Aviation**
  Flying or aerial activity of any kind except when flying as a fare-paying passenger in a licenced aircraft, unless otherwise shown as covered in 'Activities we do and don't cover'.
- **Business travel**
  Business trips.
- **Civil authorities**
  The confiscation or detention by customs or other authority.
- **Climbing and jumping**
  Climbing, jumping or moving (unless **your** life is in danger or **you**'re trying to save a human life):
  - on top of or from a vehicle, building or balcony.
  - from any external part of a building to another, regardless of height.
    This doesn't include fire escapes or external stairs.
- **Cruises**
  Any trip on a sea going cruise ship unless **you**'ve chosen the 'Cruise' cover option and it's shown on **your** policy schedule.
- **Cyber-attack**
  A cyber-attack. This includes the delay or cancellation of flights due to the failure of critical systems. Cyber-attack means the use of disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, or threat thereof, against computers and/or networks, with the intention to cause real world harm or severe disruption of systems or infrastructure.
- **Decompression**
  Any medical issues because of flying less than 24 hours after a SCUBA dive.

- **Depreciation**
  Depreciation, wear and tear or currency exchange losses.
- **Disinclination**
  Your unwillingness or refusal to travel.
- **Epidemic/Pandemic**
  Any epidemic or pandemic declared by the World Health Organisation.
- **Hazardous activities**
  Hazardous activities and sports that are shown as not covered in the 'Activities we do and don't cover' table. Activities and sports not shown in the table won't be covered unless agreed by **us**.
- **Foreseeable circumstances**
  Any event or claim that **you** knew about, or thought might happen at the time **you**:
  - booked an **insured journey**; or
  - bought **your** policy, whichever is the later date.
- **Manual work**
  Manual work unless agreed by **us**.
- **Management fees**
  Any claim for management fees, maintenance costs or exchange fees relating to:
  - timeshares; or
  - holiday property bonds; or
  - any similar arrangements.
- **Failure to take medical precautions, advice and treatment**
  Your failure to:
  - get any recommended vaccinations, inoculations or preventative medications, at the correct time and before **your** trip; or
  - follow medical advice, accept treatment or take prescribed medication.
- **Failure to wear a motorcycle helmet**
  You not wearing an appropriate motorcycle helmet when on a motorcycle, moped, motor-scooter or similar.
- **Negligence, error or omission**
  The negligence, error or omission of:
  - an **insured person**, **colleague** or **relative**; or
  - any provider of transport or accommodation; or
  - any agent or online booking service through which travel arrangements were made.
- **Nuclear, biological and chemical hazards**
  - ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
  - the use of nuclear, biological or chemical weapons, or contamination, poisoning, prevention and/or limitation of the use of objects because of nuclear, chemical, biological and/or radioactive substances.
- **Any pre-existing medical conditions(s).**
  This is unless **you**'ve told **us**, paid any additional premium and it's shown on **your** policy schedule. If **you** don't tell **us** about all of **your pre-existing medical conditions**, **we** may not pay all or part of **your** claim. Please refer to 'What we mean by pre-existing medical conditions' to see if **you** need to tell **us**.
- **Promotional vouchers or rewards**
  Any claim for promotional vouchers or reward points. This includes Air Miles or Avios points.
- **Safety equipment and instructions**
  You taking part in **hazardous activities and sports** where **you** don't:
  - correctly wear or use any safety equipment customarily worn. This includes using a helmet, harness, safety line or lifejacket; or
  - follow safety instructions and guidance given by the activity organisers or instructors.

Sanctions
Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the EU, United Kingdom, USA or other country of policy issue.

Search and rescue
Any search and rescue. However, **we**'ll cover medical evacuations when medically necessary and when agreed in advance by **our** assistance company.

Failure to wear a seatbelt
You not wearing a seatbelt when travelling in a motor vehicle when one is available.

Self-injury
- **your** self-inflicted **bodily injury** or **illness**, suicide or attempted suicide; or
- **your** exposure to unnecessary peril, except in an attempt to save human life; or
- any form of alcohol abuse including withdrawal, or **you** drinking too much alcohol where it's reasonably foreseeable that such consumption could result in a serious impairment of functions and/or judgment resulting in a claim; or
- **your** use of any drugs, including solvents and so-called legal highs. This doesn't include drugs taken as a part of treatment prescribed and directed by a **medical practitioner**. But drugs taken for the treatment of drug or alcohol addiction are also not covered.

Swimming pool
Unauthorised use of a swimming pool outside the specified opening times.

Terrorism / Terrorist Act
This exclusion won't apply to the following sections of cover:
- Emergency medical and repatriation expenses; and
- Personal accident; and
- Hijack

Travelling to get medical treatment abroad
Any trip where an **insured person** is travelling to get medical treatment abroad.

Unlawful acts
Any unlawful act committed by an **insured person**, or operation of law or order of courts, or civil or criminal proceedings against anyone on whom **your insured journey** depends.

Volcanic ash
The delay or cancellation of flights due to atmospheric volcanic ash:
- on the order or recommendation of any civil authority; or
- at the initiative of the airline.

War and civil unrest
This is unless **your** presence in such an area is due to:
- the unscheduled transit or stopover of the aircraft or sea vessel in which **you** were travelling; or
- **your** involuntary diversion, transit or stopover as a result of hijack, kidnap or other occurrence beyond **your** control; or
- the sudden, unexpected occurrence of **war and civil unrest** in an area previously in a state of peace at the time **you** entered the area.

In such cases, **you**'ll be covered for a maximum period of 72 hours from **your** involuntary arrival in such an area. If **you** were already present in an area previously in a state of peace, **you**'ll be covered from the time when **war and civil unrest** first occurs.
This is provided that **you** make all reasonable efforts to leave the affected area at the first opportunity.

Winter Sports
Your participation in winter sports.

Other important information

In this section **you** can find the following information, if **you** have any questions, please give **us** a call.

- **Cancelling your policy**
- **Making a complaint**
- **Who are your insurers**
- **Protecting your money and the Financial Service Compensation Scheme (FSCS)**
- **Data Protection**

Cancelling your policy

You can cancel **your** policy within 14 days of receiving **your** policy documents. If **you** haven't started **your** trip or made a claim, **we**'ll give **you** a full refund.

This doesn't apply to single trip policies if the **insured journey** ends within one month of the date **you** purchased the cover. Premium refunds aren't available for these policies.

If **you** cancel **your** policy after 14 days, no premium will be refunded. However, if **you**'re cancelling because of exceptional circumstances such as a bereavement, or a change in **your** health which means that **we** can't continue cover, **we** may be able to refund some of **your** premium.

Here are **our** contact details if **you** need to speak to **us**

Email: contact@ergo-travel.co.uk

Tel: 01403 788 513

If **we** need to cancel **your** policy, **we**'ll give **you** 14 days' notice in writing. If this happens, **we**'ll refund the premium **you**'ve paid for the time left on **your** policy.
Once **your** policy has been cancelled, **your** cover will end, and **you** won't be able to make a claim.

Making a complaint

We aim to provide **you** with the best service and support. However, **we** know that **we** do sometimes get things wrong. If **you** need to make a complaint, please get in touch and **we**'ll do everything **we** can to help.

For complaints about Legal costs and expenses

Email: customer-relations@arag.co.uk

Tel: 0344 893 9013

Write to: Customer relations department, ARAG Legal Expenses Insurance Company Ltd, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW

Web: ARAG's online complaint form at www.arag.co.uk/complaints
Further details of ARAG's internal complaint-handling procedures are available on request.

For complaints about claims under all other sections of the policy and the sale and administration of your policy

Email: complaints@ergo-travel.co.uk

Tel: 01403 788 737

Write to: Complaints Department, ERGO Travel Insurance Services Limited, 10 Eastcheap, London, EC3M 1AJ

Please include **your** policy number. If **your** complaint is about a claim, include **your** claim number. **We**'ll do everything **we** can to answer **your** complaint quickly.

- **We**'ll write within 5 days to confirm that **we**'ve got **your** complaint.
- If **you** don't agree with **our** final response, or if eight weeks have passed and **we** have not provided **our** final response, **you** can contact the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service (FOS)

The FOS is a free service that looks at and settles complaints between customers and financial service companies. Contacting the FOS does not affect **your** rights to take legal action.

You can find more details about the FOS on their website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4567

Write to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Giving us the facts

Keeping us updated

Your declaration and changes

You must answer all of **our** questions truthfully and accurately. **You** must tell **us** as soon as possible if there are any changes to **your** details or **your** health.

Please see 'Pre-existing medical conditions and changes to your health'. It's important that **you** give **us** full and accurate information about **pre-existing medical conditions**. This applies to **you**, anyone travelling with **you** and anyone else **your** trip depends on. This is important as the policy contains specific conditions and exclusions. If **you**'re not sure if something is important, please tell **us** anyway. Failure to do so may invalidate **your** insurance.

Changes in health and other circumstances

You must tell **us** as soon as possible if:

- **your** address or email address has changed; or
- **you** or any person named on **your** policy schedule are no longer a resident in the **United Kingdom**; or
- **you** need to add additional cover to **your** policy; or
- **you** need to change the geographical limits covered by **your** policy; or
- **you** wish to add another traveller to **your** policy; or
- there are any changes in **your** health or the health of anyone **your** trip may depend on.

You must let **us** know if **you** need to make any changes to **your** policy. If **you** don't tell **us** about any changes, **you** may not be able to claim.
When **you** tell **us** about any changes, **we**'ll reassess **your** cover and premium. If **you** don't tell **us** about a change in **your** circumstances:

- the wrong terms may be quoted.
- a claim might not be paid, or the payment could be reduced.

In some cases, **your** policy might be invalid.

Fraud

Your policy could become invalid if **you** or someone acting for **you**:

- knowingly provide information to **us** that isn't true.
- mislead **us** in any way to get insurance from **us**, obtain more favourable terms or a reduced premium.

To avoid committing fraud, don't:

- knowingly provide information to **us** that isn't true.
- mislead **us** in any way to get insurance from **us**, obtain more favourable terms or a reduced premium.
- make a claim under the policy knowing it to be false or fraudulently exaggerated in any way.
- submit a document in support of a policy or claim knowing the document to be forged or false in any way.
- make a claim for loss or damage deliberately caused by **you**, or on **your** behalf without telling **us**.
- engage in any other behaviour to gain monetary benefit that **you** wouldn't normally receive.

If **you**'re found to have committed fraud, **we**:

- won't pay any part of the claim.
- will cancel **your** policy from the date the fraud occurred.
- won't return any premium paid.
- will ask **you** to pay **us** back any claims **we** have paid from the date the fraud occurred.
- may take legal action.
- may pass **your** details to relevant agencies to prevent fraud and money laundering.

Who are your insurers

Legal costs and expenses section

ARAG Legal Expenses Insurance Company Ltd, registered address Unit 4a Greenway Court, Bedwas, Caerphilly, CF83 8DW. Registered in England and Wales. company number 103274,
Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Ltd is authorised by the Prudential Regulation Authority (FRN202106) and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

All other sections of cover

All other sections of cover are insured by Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330. Registered office address is 1 Fen Court, London, United Kingdom, EC3M 5BN.

Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 955859.

This policy is underwritten by ERGO Travel Insurance Services Ltd (ETI), registered in England and Wales, company number 11091555. Authorised and regulated by the Financial Conduct Authority, registered number 805870. Registered office is 1 Fen Court, London, EC3M 5BN.

You can check this on the Financial Services Register by visiting https://register.fca.org.uk

Protecting your money and the Financial Service Compensation Scheme (FSCS)

If **you** live in the United Kingdom, **you**'re protected by the FSCS. This scheme compensates **you** if **your** insurance provider goes out of business and can't pay claims under its policies.

You can find out more about the FSCS and how to get in touch with them at www.fscs.org.uk.

The law that applies to your contract

Unless otherwise agreed by **us**, the law applied to this contract is the law which applies to the part of the **United Kingdom** where **your home** is. The only exception is if **your home** is in the Channel Islands or the Isle of Man, then the law of England and Wales will automatically apply to this contract.

Transfer of rights

You can't transfer **your** rights under this policy. No one else has any right to enforce any term of this policy. This is due to the Contracts (Rights of Third Parties) Act 1999. This doesn't affect any right or remedy of a third party that exists or is available from that Act.

How we use your personal information

ERGO Travel Insurance Services Ltd (ERGO TIS) and its partners are committed to protecting **your** personal data. This Privacy Notice outlines how **we** collect, use, disclose, and safeguard **your** information. Please read this notice carefully to understand how **your** personal data is managed.

1. Data Controllers and Processors

ERGO TIS acts as the Data Controller for the personal data **you** provide, either directly or via **our** Data Processors. **We** oversee the management, processing, and safeguarding of **your** personal information. **Our** processing activities include policy issuance, claims management, customer service, and business operations related to insurance services.

For more information, visit: www.ergotravelinsurance.co.uk/privacy-statement

Great Lakes Insurance UK Limited (GLUK) also acts as a Data Controller for certain personal data **we** collect. GLUK is responsible for safeguarding this data in accordance with its privacy practices. For more details on how GLUK uses **your** personal data, please visit:
https://www.munichre.com/Great-Lakes-Insurance-UK-Information-Notice

2. What types of personal data do we collect?

We collect and process personal data, which may include but is not limited to:

- **Personal identification information** (e.g. full name, date of birth, contact details).
- **Health Data** (e.g. declared medical conditions or as necessary for certain claims).
- **Payment Information** (e.g. banking details for processing claims and policy payments).

We may collect this data directly from **you** or via Third Party Administrators, Assistance Companies, or other authorised sources.

For more information about the personal data collected by ERGO TIS, please visit:
www.ergotravelinsurance.co.uk/privacy-statement/#what-types-of-personal-data-do-we-collect

3. What are our purposes and legal basis for processing your personal data?

We process **your** personal data for various purposes, including:

- Issuing policies.
- Underwriting and administering **your** insurance contract.
- Claims and complaints management.

- Customer service.
- Business operations related to insurance services.
- Compliance with legal obligations.

For further details on the purposes and legal basis for processing, please visit:
www.ergotravelinsurance.co.uk/privacy-statement/#what-are-our-purposes-and-legal-basis-for-processing-your-personal-data

4. Who is your personal data shared with?

Your personal data may be shared with:

- Great Lakes Insurance UK Limited.
- External partners.
- Claims handlers.
- Assistance providers.

The specific entities **your** data is shared with depend on the type of insurance purchased and the services **you** request.

For detailed information, please contact the ERGO TIS Data Protection Officer or visit:
www.ergotravelinsurance.co.uk/privacy-statement/#who-is-your-personal-data-shared-with

5. How long do we keep your personal data?

We retain **your** personal data for only as long as necessary for the purposes outlined in this notice or as required by law. Data retention periods vary depending on the type of data processed and relevant legal or regulatory obligations.

For more details, visit
www.ergotravelinsurance.co.uk/privacy-statement/#how-long-do-we-keep-your-personal-data

6. Artificial Intelligence and Automated Decision-Making

ERGO TIS uses AI technology from CourtCorrect Ltd to support complaint management by analysing data, identifying trends, and assisting with response generation to improve efficiency. This is not automated decision-making; all decisions involve human oversight.

The use of CourtCorrect is based on legitimate interests and substantial public interest for processing relevant data (Insurance condition). Customer data is not used to develop or train AI models. CourtCorrect acts as a data processor under ERGO TIS's instructions.

As part of processing **your** personal data, decisions may be made automatically, such as calculating premiums for pre-existing medical cover. **We** use a system provided by Verisk Risk Rating Limited to calculate a risk score. **You** have a right to challenge these automated systems.

For more details about use of AI and Automated Decision-Making privacy practices, please refer to the contact information for the ERGO TIS Data Protection Officer provided below or visit:
www.ergotravelinsurance.co.uk/privacy-statement/#artificial-intelligence-and-automated-decision-making

7. What are your rights?

Under applicable data protection laws, **you** have the following rights regarding **your** personal data:

- Access: **You** can request access to **your** personal data.
- Rectification: **You** can request the correction of inaccurate data.
- Erasure: **You** can request deletion of data where legally permissible.
- Restriction: **You** can request restriction of processing in certain circumstances.
- Objection: **You** have the right to object to data processing for specific purposes.

To exercise **your** rights, please contact the ERGO TIS Data Protection Officer.

8. Contact Details

For any questions regarding **your** data or this Privacy Notice, please contact:

Email: dataprotectionofficer@ergo-travel.co.uk

Tel: +44 (0) 1403 788 510

Write to: Data Protection Officer, ERGO Travel Insurance Services Ltd, 10 Eastcheap, London, EC3M 1AJ.

9. How can you complain?

If **you** have concerns about **our** use of **your** personal information and wish to make a complaint, please contact [ERGO Travel DPO] or [Partner DPO].

You can also complain to the ICO:

ICO website: https://www.ico.org.uk

Helpline number: 0303 123 1113

Write to: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Appendix
Your Policy Tables

You'll find the following tables in this section:

- Activities and sports that we can and can't cover.
- Countries that we do cover.

Activities and sports that we can and can't cover

Before you go away, check what you are and aren't covered for under your policy.

Some hobbies, activities and sports are more dangerous than others. We would call these 'hazardous activities'.

Please contact **our** Customer Service Team if **you**'re unsure whether **your** planned activity is covered. For all 'hazardous activities', participation in competition is excluded unless agreed by **us**.

Email: contact@ergo-travel.co.uk

Tel: 01403 788 513

The following activities are covered under this policy
Aerobics
Athletics (amateur)
Badminton
Banana Boating
Bar Work
Baseball
Basketball
Board Sailing (Windsurfing)
Body Boarding
Boogie Boarding
Bridge Walking e.g. Sydney Harbour Bridge
Canoeing/Kayaking - up to Grade 2 rivers only
Canopy / Tree Canopy Walking
Cricket
Curling
Cycling (recreational only, no racing or competitions)
Fell Running/Walking
Fishing
Football/Soccer (non competitive)
Golf
Gymnastics (no competitions)
Hiking / Trekking / Walking under 2,500m
Ice Skating
Marathon Running
Mountain Biking (recreational including general cross country and off road cycling)

Non-Manual Work. This includes work such as administrative and clerical duties, bar and restaurant work, fruit picking (not using machinery), musicians and singers.
Paddle Boarding
Rambling
Restaurant Work
River Tubing (up to grade 2 rivers and not through caves)
Roller Skating/Blading (wearing pads and helmets)
Rowing (no racing)
Safari (professionally organised tour)
Sailing (inland waters or coastal waters within 12 miles of land)
SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
Sleigh Rides pulled by a horse or reindeer, as a passenger with a professional driver
Snorkelling
Softball
Squash
Surfing
Swimming
Swimming with Dolphins
Tennis
Trampolining
Volleyball
Water Polo
Water Skiing (no jumping)
Windsurfing / Sailboarding
Zip Lining / Wiring

The following activities are covered under this policy.
However, no cover is provided for Personal accident or for Personal liability.

Abseiling (within organiser's guidelines)
Archery
Black Water Rafting (within organiser's guidelines)
Bungee Jumping (within organiser's guidelines)
Camel / Elephant Riding (booked through a reputable company and animal welfare is taken into consideration)
Canoeing / Kayaking (up to grade 3 rivers only)
Climbing (on a climbing wall only with belays)
Electric Scooter Riding (organised tours only and a safety helmet must be worn)
Fencing
Flotilla Sailing (with professional leader)
Go Karting

Horse / Pony Riding / Trekking (protective headgear to be worn, excluding jumping trials, hunting, jumping and competitive riding)
Hot Air Ballooning (organised pleasure rides only)
Jet Boating (as a passenger only and no racing)
Jet Skiing (no racing and providing on incidental basis and organised with a professional vendor and the appropriate safety equipment is worn)
Motorcycling on-road as a mode of transport as a passenger or rider (**you** must be wearing a crash helmet and only if the motorcycle or electric motorcycle is under 125cc/11kw. The rider must have held a valid UK motorcycle licence for at least 3 years and be conviction free)
Paint Balling (eye protection must be worn)
Parascending over water
Rap Jumping / Running (within organiser's guidelines)
River Tubing (no white water)
Safari Trekking on foot (professionally organised tour)
Sea Kayaking (within coastal waters)
Segway Riding (organised tours only and a safety helmet must be worn)
Shooting - clay pigeon / pistol / small bore / target rifle (on a range within organisers guidelines)
Sledging (by horse or reindeer as a passenger only)
White Water Rafting (up to grade 3 within organiser's guidelines)
Zorbing (including Hydro Zorbing)

We don't cover the following activities:

Excluded Hazardous Activities and Sports
Base Jumping
Big Game Hunting
BMX Stunt Riding
Bouldering
Boxing
Canyoning
Caving / Pot Holing
Coasteering
Cycle Racing
Flying except as a fare paying passenger in a licenced passenger carrying aircraft
Free / High Diving
Gliding
Hang Gliding
Judo / Karate / Martial Arts
Kite Surfing
Lacrosse
Land Skiing (not on snow)
Manual Work

Micro Lighting
Motorcycling as a rider or passenger on a machine over 125cc
Motorcycling off-road as a rider or passenger
Mountaineering
Parachuting
Paragliding
Parascending over land
Polo
Professional / Semi Professional Sports
Quad Biking
Rock Climbing
Sailing outside territorial waters
SCUBA Diving below 30m
Shark Cage Diving
Shark Diving
Tombstoning
Track days using motorised vehicles
Water Ski Jumping
Weightlifting
White Water Rafting (grade 4 and above)
Winter Sports including skiing and snowboarding
Wrestling

Activities NOT listed above are NOT covered unless agreed by **us**. If **you** aren't sure if **your** intended activity is covered, please telephone **our** customer helpline on 01403 788 513.

Countries that we do cover

Your policy schedule will tell you what geographical area you're covered for.

Before **you** go away, check **your** travel plans against the countries that **we** do cover.

Remember that **we** can't cover any travel to areas where:

- There is **war and civil unrest**; or
- The Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel.

Geographical Area	Countries that we do cover
United Kingdom	England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Europe 1	Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, the Channel Islands, Croatia, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Hungary, Iceland, Ireland (Republic), the Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Ukraine, the United Kingdom and the Vatican City.
Europe 2	All countries listed in "Europe 1" plus Cyprus, Gibraltar, Greece (including the Greek Islands), Malta, Spain (including the Balearic Islands and the Canary Islands), Switzerland and Turkey.
Australia/New Zealand	Australia and New Zealand.
Worldwide (excluding USA, Canada, Mexico and the Caribbean)	All countries of the world EXCEPT: Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curaçao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (United Kingdom), Virgin Islands (US).
Worldwide (including USA, Canada, Mexico and the Caribbean)	All countries.

ERGO

Travel Insurance

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