

direct travel insurance

Backpacker travel insurance policy

Long-stay, student
and gap-year
travel insurance

sales and enquiries

TEL 0845 605 2500

claims enquiries

TEL 0845 603 6497

Contents

Policy summary	1
Policy wording - Important information	5
Promise of service	6
Contact phone numbers	6
Insurance conditions relating to health	7
Talking Nurses	7
24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover	8
Sports and hazardous activities	10
Working abroad	11
Geographical areas	11
Policy excesses	11
What to do if you want to claim	12
Definition of words	14
Section 1 - Medical emergency, repatriation and associated expenses	16
Section 2 - Personal accident	17
Section 3 - Personal liability	18
Section 4 - Loss of passport	18
Section 5 - Legal advice and expenses cover	19
Section 6 - Personal possessions and delayed personal possessions	19
Section 7 - Personal money	21
Section 8 - Cancellation or curtailment charges	21
Section 9 - Missed departure	23
Section 10 - Delayed departure or abandonment	24
Section 11 - Uninhabitable accommodation cover	24
Section 12 - Mugging	25
Section 13 - Scheduled airline failure and end supplier failure	25
Section 14 - Hijack	26
Section 15 - Natural catastrophe travel cancellation and expenses insurance	27
General exclusions	29
General conditions	30
Claims conditions	31
How we use personal information	32

If you have any questions at all about your policy or your cover, please call or write to us at the following:

Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF

PHONE 0845 605 2500

FAX 0845 605 2510

WEBSITE www.direct-travel.co.uk

E-MAIL info@direct-travel.co.uk

Your travel insurance policy summary

This is a summary of your Direct Travel Insurance policy. It does not contain the full terms and conditions of cover, which may be found within the policy wording.

Insurance under all sections except Section 13 - is provided by Direct Travel Insurance (a trading name of UNAT Direct Insurance Management Limited) and underwritten by Chartis Insurance UK Limited. UNAT Direct Insurance Management Limited is authorised and regulated by the Financial Services Authority (FSA Number 312350). Chartis Insurance UK Limited is also authorised and regulated by the Financial Services Authority (FSA Number 202628).

Insurance for Section 13 - Scheduled airline failure and end supplier failure is provided by International Passenger Protection Limited and is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958). International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Type of insurance and cover

Our Backpacker policy has four different coverage options: Option 1, Option 2, Option 3 and Option 4. All options include Medical emergency, Personal accident, Personal liability, Hospital benefit, Emergency dental treatment, Loss of passport and Legal advice and expenses. Your policy schedule will show which option you have selected and the policy wording shows the cover and limitations for each Section.

The following table summarises which Sections are included under each coverage option:

Option 1	Includes Sections 1-5
Option 2	Includes Sections 1-7
Option 3	Includes Sections 1-10
Option 4	Includes Sections 1-14
Natural catastrophe cover	Available with options 1-4
By paying an additional premium, Natural catastrophe travel cancellation and expenses insurance cover may also be included. Your policy schedule will show if you selected this option.	

Some sports and hazardous activities (refer to 'Sports and hazardous activities' in the policy wording) may also be included. Some will incur an additional premium and your policy schedule will show if you have selected cover for these.

Conditions

It is essential that you refer to the 'Insurance conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If your health changes after you have purchased your policy, you must telephone Direct Travel Insurance to make sure that your cover is not affected.

If you are taken into hospital, or think you may have to come home early because of illness or accident, you must tell the Medical Emergency Assistance Company, Travel Guard, immediately.

No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.

No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.

Section/Title	Maximum benefit	Excess	Options			
			1	2	3	4
1 Medical emergency, repatriation and associated expenses	£5,000,000	£100*	✓	✓	✓	✓
1 Emergency dental treatment	£200	£100*	✓	✓	✓	✓
1 Hospital benefit	£500 (£10 per day)	nil	✓	✓	✓	✓
2 Personal accident Death benefit (reduced for children)	£15,000 £5,000	nil nil	✓	✓	✓	✓
3 Personal liability	£2,000,000	£100**	✓	✓	✓	✓
4 Loss of passport	£250	nil	✓	✓	✓	✓
5 Legal advice	£25,000	nil	✓	✓	✓	✓
6 Personal possessions Single article/valuables limit	£1,500 £200/£200	£100*	n/a	✓	✓	✓
6 Delayed personal possessions	£100	nil	n/a	✓	✓	✓
7 Personal money Cash limit (reduced for children)	£500 £150	£100*	n/a	✓	✓	✓
8 Cancellation/curtailment	£2,000	£100*	n/a	n/a	✓	✓
9 Missed departure (excluding trips solely within the UK)	£500	nil	n/a	n/a	✓	✓
10 Delayed departure	£100 (£10 after 12 hours)	nil	n/a	n/a	✓	✓
10 Abandonment	£2,000	£100*	n/a	n/a	✓	✓
11 Uninhabitable accommodation	£500	nil	n/a	n/a	n/a	✓
12 Mugging	£500	nil	n/a	n/a	n/a	✓
13 Scheduled airline failure and end supplier failure	£1,500	nil	n/a	n/a	n/a	✓
14 Hijack	£500 (£100 each 24 hours)	nil	n/a	n/a	n/a	✓

*£100 excess applies unless the additional premium has been paid. **This excess will not be reduced if you choose to reduce the excesses on your policy.

Please note cover is only provided under section 15 if you have paid the appropriate additional premium for this upgrade. The sums shown below will be reduced by 75% in certain circumstances - please see page 27 for full details.

Section/Title	Maximum benefit	Excess
15 Natural catastrophe travel cancellation and expenses insurance		
Cancellation	£6,000	nil
Cover for the following additional costs:		
Stranded at the UK departure point	£100	nil
To reach your intended destination	£200	nil
Stranded on an international connection	£750 (£150 per day)	nil
Stranded on your return journey home	£750 (£150 per day)	nil
Travel expenses to get home	£2,000	nil
Car parking	£250 (£50 per day)	nil
Kennel or cattery fees	£250 (£50 per day)	nil

Significant or unusual exclusions or limitations

You are not covered on this policy if you are 37 or over at the start date of the policy.

The standard excesses will be shown within your policy wording. Please see page 11 for details.

General exclusions (see page 29 for full details)

- You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.
- War risks, riot/civil commotion, terrorism (except under Section 1 - Medical emergency, repatriation and associated expenses and Section 2 - Personal accident unless caused by nuclear, chemical or biological attack) and radioactive contamination.
- Travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft) unless any necessary extra premium has been paid for this cover.
- Your wilfully, self inflicted injury or illness, suicide or attempted suicide, solvent abuse, drug abuse, alcohol abuse or your self-exposure to needless peril (except in an attempt to save human life).
- Any sports or hazardous activities or working abroad unless any necessary additional premium has been paid.
- Winter sports.
- Expenses incurred as a result of a tropical disease where you had not had the recommended inoculations and/or taken the recommended medication.

Section 1 - Medical emergency, repatriation and associated expenses

- Services or treatments which in the opinion of the doctor in attendance and Travel Guard can wait until you get back to Great Britain or your home country.

Section 2 - Personal accident

- Any bodily injury that you suffer before your journey or one way trip begins, or sickness, disease, physical or mental condition that is gradually getting worse.

Section 3 - Personal liability

- Anything arising from you owning or using any aircraft, mechanical or motorised vehicles.
- No cover in respect of property owned, hired or borrowed by you.

Section 5 - Legal advice and expenses cover

- Claims against a carrier, travel or holiday agent, tour operator or someone you are travelling with.

Section 6 - Personal possessions and delayed personal possessions

- Breakage of sports equipment while it is being used, fragile articles, musical instruments, camcorders and other items is excluded unless the damage occurs by fire or accident to the vehicle in which they are being carried – please see your policy wording for the full details.
- Personal possessions that are not on you all the time unless they are in your locked accommodation or contained out of sight in a secure baggage area (see page 19 Section 6 for full details).
- Valuables left unattended at any time unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- If something is lost or stolen, you must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. You should also get a report from your tour operator's representative or your hotel or apartment manager if this is appropriate.

Section 7 - Personal money

- Personal money left unattended at any time unless locked in a safe or safety deposit box or in your locked accommodation.

Section 8 - Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- We will only cover claims which arise as a result of the death, serious injury or serious illness of you, your close relative, someone you are travelling with (on whom your trip depends), your sole travelling companion, your close business associate or a friend you were going to stay with. See page 21 Section 8 for full details.

- Claims arising from you suffering from stress, anxiety, depression or any other mental or nervous disorder unless the condition has developed since the policy was issued and has been diagnosed by a consultant specialising in the field.
- Circumstances known to you prior to the date the insurance is effected or the time of booking any trip (whichever is the earlier) which could reasonably be expected to give rise to cancellation or curtailment of the trip.

Section 9 - Missed departure

- Any journey or one-way trip within the United Kingdom not involving a sea crossing.

Section 10 - Delayed departure or abandonment

- You not checking in at the departure point when you should have done.
- Missed connections.
- Any journey or one-way trip within the United Kingdom not involving a sea crossing.
- Failure of public transport caused by riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy or when you booked your trip.
- Claims arising due to a natural catastrophe or volcanic ash carried by the wind.

Section 13 - Scheduled airline failure and end supplier failure

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

Section 15 - Natural catastrophe travel cancellation and expenses insurance

- Costs which are refundable from any other source.

Duration

This is a single-trip policy.

Cancellation period

If you find that this policy does not meet your needs, you may cancel your policy by contacting Direct Travel Insurance on 0845 605 2500. You must confirm your wish to cancel within 14 days of receipt of your policy documentation in order to receive a full premium refund. Please see General conditions on page 30 for full details.

Claim notification

To make a claim under any section of the policy except Section 13 - Scheduled airline failure and end supplier failure, contact Direct Travel Insurance Claims, PO Box 60108, London SW20 8US or phone 0845 603 6497 or e-mail UK.claims@travelguard.com. To make a claim for Scheduled airline failure and end supplier failure, contact IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR or phone 0208 776 3752 or e-mail info@iplplondon.co.uk

Making yourself heard

Any complaint you may have in respect of claims under any section of the policy except Section 13 - Scheduled airline failure and end supplier failure should in the first instance be addressed to The Customer Care Manager, Direct Travel Insurance Claims, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. Any complaint you may have in respect of a Scheduled airline failure and end supplier failure claim should in the first instance be addressed to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Any complaint you may have in respect of sales should in the first instance be addressed to The Technical and Operations Manager, Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. If the complaint is still not resolved, you can approach The Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

Financial services compensation scheme (FSCS)

Direct Travel Insurance and Chartis Insurance UK Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

For insurance required by law, 100% of your claim is covered, without any upper limit. For all other types of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk, and on 0207 892 7300, or 0800 678 1100.

Policy wording

Important information

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which must be attached to the policy.

In return for having accepted **your** premium **we** will in the event of accident, **bodily injury**, death, illness, disease, loss, theft, damage or other events happening within the **period of cover** provide insurance in accordance with the operative sections of **your** policy as referred to on page 2. All words and phrases printed in bold in this policy wording and on the policy schedule have the same meaning.

Before you travel – Please read the whole of this policy and make sure **you** understand exactly what is and is not covered. It is important because it contains information on how **we** will deal with **your** claim. If **you** have any questions or **you** want extra cover, please contact Direct Travel Insurance immediately.

This policy is only available to **you** if **you** have **your** main **home** in the **United Kingdom** and are registered with a medical practitioner in the **United Kingdom**. All **journeys** must start and end in the **United Kingdom**. All **one-way trips** must start in the **United Kingdom** and end up to 17 days after **you** arrive at **your** final destination.

Age limit – **You** are not covered on this policy if **you** are 37 or over at the **start date** of the policy.

Trip limits – **You** are not covered on this policy for any **journey** or **one-way trip** lasting more than an initial period of 12 months. Whilst **you** are travelling, **your** policy may be extended to a maximum duration of 18 months on application to Direct Travel Insurance and subject to payment of an additional premium.

Countries and areas excluded from cover – **We** are unable to provide cover under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims resulting from **you** travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.

Policy excess – One or more excesses may be applicable to **your** claim. Please refer to page 11 for important further details.

Cancellation period – **You** are able to cancel this policy at any time. If **you** decide that this policy does not meet **your** needs, **you** must contact Direct Travel Insurance on **0845 605 2500** to confirm **your** wish to cancel. Providing **your** policy has been paid in full and **you** notify us within 14 days of receipt of **your** policy documentation, **you** will receive a full premium refund as long as **you** have not travelled, no valid claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

If **you** have commenced **your journey** and a claim has been submitted or there has been an incident likely to give rise to a claim during the current **period of cover**, which is deemed valid under this cover, no premium refund will be given.

If **you** cancel after the first 14 days of receipt of **your** policy documentation no premium refund will be given. Please see General conditions on page 31 for full details.

The information **you** have supplied forms part of the contract of insurance with **us**. **Your** policy is evidence of that contract. The schedule and any endorsements are all part of the policy.

This insurance will be governed by English Law, and **you** and **we** agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless **you** reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

A brief summary of your rights under EC Regulation No. 261/2004 – Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. If **your** flight is delayed or cancelled due to a **natural catastrophe**, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

Promise of service

What to do if you need to make a complaint

Every effort is made to ensure you receive a high standard of service. If **you** are not satisfied with the service **you** have received, please contact:

In relation to sales and administration matters:

The Technical and Operations Manager, Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF. E-mail: info@direct-travel.co.uk

In relation to claims matters - under all sections except Section 13 - Scheduled airline failure and end supplier failure claims:

The Customer Care Manager, Direct Travel Insurance Claims, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF. E-mail: UK.claims@travelguard.com

In relation to Scheduled airline failure and end supplier failure claims:

The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. E-mail: info@iplondon.co.uk

To help **us** deal with **your** comments quickly, please quote **your** policy schedule number/claim reference number and the policyholder/insured person's name.

Beyond Direct Travel Insurance or IPP Claims Office

If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the **Financial Ombudsman Service (FOS)**. The **FOS** is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at: **South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR** (Phone **0845 080 1800**; Fax **020 7964 1001**; Email **enquiries@financial-ombudsman.org.uk**).

The FOS can deal with most complaints about **your** insurance policy. **You** have six months from the date of **our** final response to refer the matter to the FOS. If you refer the matter to the FOS, it will not affect your right to take legal action against us.

Our promise to **you**

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use information from complaints to continuously improve **our** service

To help **us** improve **our** service, **we** may record or monitor telephone calls.

Contact phone numbers

Travel Guard (24-hour medical emergency and travel assistance) **+44 (0) 1273 747 602**

Direct Travel Insurance legal advice and expenses cover **+44 (0) 1273 747 613**

Direct Travel Insurance claims (for all claims except those under Section 13 - Scheduled airline failure and end supplier failure) **0845 603 6497**

IPP Claims Office - Scheduled airline failure and end supplier failure claims **0208 776 3752**

Direct Travel Insurance sales and policy enquiries **0845 605 2500**

Talking nurses (non-emergency medical helpline) **+44 (0) 208 481 7789**

(If you are calling from abroad please use the United Kingdom international dialling code and miss out the first zero).

Insurance conditions relating to health

For claims under sections 'Medical emergency, repatriation and associated expenses' and 'Cancellation or curtailment charges'

PLEASE NOTE THAT THIS POLICY DOES NOT COVER PRE-EXISTING MEDICAL CONDITIONS (see below for details).

This insurance is designed to cover **you** for unforeseen accidents and illnesses occurring during the **period of cover**. **You** must comply with the following conditions to make sure **your** cover is not affected. If **you** do not comply with these conditions **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1 **You** will not be covered for any claim relating directly or indirectly to:

- a)** any; **i)** respiratory condition, heart condition, circulatory condition (including hypertension, stroke and transient ischaemic attack/mini-stroke), back condition, malignant disease or any psychiatric disorder or mental illness (including stress, anxiety or depression) for which **you** have ever been diagnosed or received treatment;
- ii)** other **medical condition** for which **you** are expecting to receive or have ever received medication, treatment, surgery or investigation in a hospital, clinic or general practitioner's surgery unless fully resolved and no longer requiring medication and/or medical supervision at the time of taking out this policy;

For **your** information, examples of conditions that can be indirectly linked include: someone with breathing difficulties who then suffers a chest infection of any kind; someone with high blood pressure who then has a heart attack, stroke or mini-stroke; someone with diabetes who then has a heart attack, stroke or mini-stroke; someone who has or has had cancer who suffers with a secondary cancer; someone with osteoporosis who then suffers with a broken or fractured bone.

- b)** pregnancy or childbirth if **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**;
 - c)** any **medical condition** for which **you** have received a terminal prognosis;
 - d)** any **medical condition** for which **you** are on a waiting list;
 - e)** any **medical condition** for which **you** know **you** need surgery or treatment;
 - f)** any **medical condition** for which **you** are awaiting the results from any tests or investigations;
 - g)** any travel against the advice of **your** doctor or travel that would be against the advice of **your** doctor had **you** sought his/her advice;
 - h)** travel with the intention or knowledge of obtaining medical treatment (including surgery or investigation) or advice outside of **Great Britain**.
- 2** **You** will not be covered for circumstances that **you** are aware of at the time of purchasing this policy if **you** knew that they could reasonably be expected to give rise to a claim.
- 3** If **your** health changes after the **start date** of **your** policy or the date **your** travel tickets or confirmation of booking were issued, **you** must telephone Direct Travel Insurance on **0845 605 2500** to make sure **your** cover is not affected. Please note that **your** doctor's decision that **you** are well enough to undertake **your journey** or **one-way trip** does not ensure that **you** will be covered to travel. Please telephone **0845 605 2500** if **you** have any such concerns regarding **your** fitness to travel. In the rare event that **we** are no longer able to provide cover, **we** will refund **you** with the unused portion of **your** premium unless **you** are making a claim.

You should also refer to the General exclusions on page 29.

Talking nurses - non-emergency medical helpline

Talking nurses

+44 (0)208 481 7789

Talking nurses provides access to medical advice from qualified nurses, 24 hours a day, seven days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names, and what **your** medication is called in the country **you** are travelling to, and advice for parents travelling with children.

24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover

See under the headings 'Medical emergency, repatriation and associated expenses', 'Legal advice and expenses cover' and 'Cancellation or curtailment charges' for more information.

Worldwide Emergency

+44 (0)1273 747 602

24-hour medical emergency and repatriation service

You can use this service outside **your home country** and **Great Britain** during **your journey**. If a medical problem happens contact Travel Guard as soon as possible. Travel Guard provides claims handling services on behalf of Chartis Insurance UK Limited and is also a provider of medical assistance services. Travel Guard is a trading name of Travel Guard EMEA Limited, a company registered in England with company number 1728011, and registered address: Unit 21, Cecil Pashley Way, Shoreham Airport, Shoreham by Sea, West Sussex, BN43 5FF.

Use the appropriate international dialling code for the **United Kingdom** followed by:

Emergency phone number 1273 747 602; Fax 870 130 1953

Alternatively **you** can contact Travel Guard by e-mailing UK.assistance@travelguard.com. Please give Travel Guard **your** name and **your** policy schedule number. Say that **you** are insured with Direct Travel Insurance.

Travel Guard's doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service helpline.

The service is available if medically necessary and when **you** have a valid proof of insurance. It includes:

- a guarantee to pay hospital or doctors' fees;
- help in different languages;
- repatriation arrangements to send **you home** by land, sea or air and if necessary a nurse or doctor to travel with **you** and if **your** condition needs urgent treatment, an air or road ambulance;
- necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy);
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in the **United Kingdom**; and
- search, mountain rescue and evacuation arrangements to a hospital by land, sea or air using an air or road ambulance if necessary.

Travel assistance

This cover is provided and run by Travel Guard. **You** can use this service outside **your home country** and **Great Britain** during **your journey**. If a problem happens, contact Travel Guard as soon as possible. Use the appropriate international dialling code for the **United Kingdom** followed by:

Phone number 1273 747 613; Fax 870 130 1953

Please give Travel Guard **your** name and **your** policy schedule number. Say that **you** are insured with Direct Travel Insurance. The service includes:

- help to replace lost or stolen tickets and travel documents and they will send **you** to a travel office which provides the replacement service; and
- transferring emergency money from the **United Kingdom** to **you** if **you** cannot use **your** normal banking or financial arrangements locally.

Travel Guard will only help arrange these services. **You** or a relative or friend in the **United Kingdom** must pay for the tickets, travel documents, emergency funds or any extra costs.

Extensions to the period of cover

If **you** or anyone travelling with **you** cannot finish their **journey** as planned because there is an unavoidable delay to the public transport system, **we** will extend **your** cover free of charge until **you** can reasonably finish **your journey**.

We will also extend **your** cover for death, injury or illness, but **we** or Travel Guard must authorise **your** extension of cover.

Direct Travel Insurance Legal advice and expenses cover

Phone the **United Kingdom** international code followed by **1273 747 613** and say that **you** are insured by Direct Travel Insurance. **You** can call any time day or night. Please be ready to quote **your** insurance details.

Travel Guard Travel advice service

You can use this service both before and during **your journey**.

Travel Guard can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your journey**.

Use the appropriate international dialling code for the **United Kingdom** followed by:

Phone number 1273 747 613.

Please give Travel Guard **your** valid policy schedule number. Say that **you** are insured with Direct Travel Insurance. The service includes:

- Travel and ticket information
- Cultural and etiquette information
- Out of hours emergency hotel bookings
- Out of hours emergency ticket reservations
- Currency and exchange rate information
- Weather information
- Passport and visa requirements
- Travel safety and security information
- Urgent message relay
- Route planning
- Vaccination requirements
- Customs and Excise information
- Shipping arrangements
- Appointments with local services

Travel Guard will only help arrange these services. **You** or a relative or friend in the **United Kingdom** must pay for the tickets, travel documents, emergency funds or any extra costs.

Conditions relating to the use of Travel Guard Travel advice service

- 1) Travel Guard cannot undertake any request that they consider to be:
 - a) for re-sale, professional or commercial purposes;
 - b) virtually impossible or unfeasible;
 - c) subject to risk e.g. illegal sources;
 - d) a violation of the privacy of another person;
 - e) a violation of national or international laws;
 - f) unethical and/or immoral;
 - g) price-shopping for discounted items.
- 2) When goods or services are purchased on **your** behalf:
 - a) items will be purchased and/or delivered in accordance with national and international regulations;
 - b) **you** will be responsible for customs and excise fees and formalities at all times;
 - c) Travel Guard recommend that they are insured for mailing and shipping. Travel Guard will accept no responsibility for any delay, loss, damage or resulting consequences.
- 3) Travel Guard reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, Travel Guard will endeavour to offer an alternative.
- 4) **You** will be responsible for all costs and expenses related to **your** request. All expenses will be debited, in some cases in advance of purchase, to a payment card that **you** provide, irrespective of the success of the search and/or **your** acceptance of the goods and/or services arranged on **your** behalf.
- 5) Travel Guard will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
- 6) Travel Guard will endeavour to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, Travel Guard will inform **you** of the potential risks. Should **you** choose to utilise the services of such a provider, Travel Guard will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
- 7) Travel Guard will accept no liability arising from any provider that does not fulfil their obligations to **you**.

Sports and hazardous activities

Please note that to ensure your cover is not affected, you must use appropriate and recommended safety equipment on all occasions whilst participating in any sports or hazardous activities.

No cover is available for racing, or any activities that are professional or involve competing for a prize of a monetary value unless stated otherwise.

During the period of cover, you will be covered for the following amateur sports and hazardous activities:

Badminton, Bamboo Rafting (up to grade 2 rivers, with adequate safety equipment), Banana Boating, Baseball, Basket Ball, Beach Games, Bouldering (using crash pads where appropriate), Bowls, Bungee Jumping (under adequate supervision), Canoeing (up to grade 2 rivers), Climbing (on a climbing wall only), Cricket, Deep Sea Fishing, Dragon Boat Racing, Elephant Riding/Trekking (professionally organised with experienced handlers), Fell Running/Walking, Fishing, Flying (as a fare paying passenger), Glass Bottom Boats/Bubbles, Gliding (as passenger only), Golf, Gorilla Trekking (organised), Gymnastics, Heptathlon, High Level Walking, Hiking, Horse Riding/Trekking/Hacking (non-competitive), Hot Air Ballooning (organized pleasure rides), Hydro Zorbing, Javelin, Jogging, Kayaking (up to grade 2 rivers), Marathon Running, Mountain Boarding (with protective clothing), Netball, Orienteering, Parasailing, Parascending (over water), Passenger Sledge, Pony Trekking, Racing on Foot, Raquetball, Rambling, Ringos, River Tubing, Rounders, Rowing (except racing), Running, Safari on Foot (with a guide), Safari in a Vehicle (with a guide), **Scuba Diving**, Sea Canoeing/ Kayaking (within sight of land), Sledging pulled by a Horse/Reindeer, Snorkeling, Soft Ball, Squash, Swimming, Sydney Harbour Bridge Walking (using ropes and strapped to a guide), Table Tennis, Tennis, Tenpin Bowling, Tree Top Canopy Walking (with adequate safety measures in place), Trekking, Tug of War, Via Ferrate, Volley Ball, Walking, Water Polo, White Water Rafting (within organisation's guidelines), Zorbing (non-winter sports).

During the period of cover, the following amateur sports and hazardous activities can be covered, excluding cover under the 'Personal liability' section:

Abseiling (under adequate supervision), Archery, Blowcarting, Camel Riding, Catamaran, Clay Pigeon Shooting, Cycling, Dinghy Sailing, Go Carting (under adequate supervision), Inline Skating (wearing pads and helmets), Jet Biking, Jet Boating, Jet Skiing, Kite Buggy, Kite Surfing (over land), Kite Surfing (over water), Motor Cycling (with UK licence), Mountain Biking (except downhill racing or extreme terrain), Paint Balling (with eye protection), Power Boating (non-competitive, no cover for damage to vessel), Quad Biking, Rap Running/ Jumping (within organisation's guidelines), Rifle Range, Roller Skating (wearing pads and helmets), Sail Boarding, Sailing, Sand Yachting, Shooting (within organisation's guidelines), Skateboarding (wearing pads and helmet), Small Bore Target Shooting, Surfing, Wake Boarding, War Games (with eye protection), Water Skiing, Windsurfing, Yachting.

During the period of cover, you can be covered for the following amateur sports and hazardous activities, subject to payment of an additional premium to Direct Travel Insurance:

American Football, Black Water Rafting (life jacket and helmet must be worn), Canoeing (grade 3 rivers), Canyoning (life jacket and helmet must be worn), Caving, Dry Slope Skiing, Hang Gliding, Hockey, Kayaking (grade 3 rivers), Lacrosse, Paragliding/ Parapenting/ Paraponting over land (must be tandemed with a qualified instructor at all times), Polo, Pot Holing, Rock Climbing (maximum HVS grade, organised and taking adequate safety precautions including ropes), Rock Scrambling (taking adequate safety precautions), Rugby, Football, Sand Dune Surfing/ Skiing, Shark Diving (in a cage), Soccer, Street Hockey (wearing pads and helmets), Summer Tobogganing, Triathlon (non-professional).

During the period of cover, you can be covered for the following amateur sports and hazardous activities, excluding cover under the 'Personal liability' section and subject to payment of an additional premium to Direct Travel Insurance:

Cycle Racing (non-professional), Fencing, Flying (as a non-fare paying passenger, pilot or trainee pilot in an aircraft), Horse Riding in Competitions (non-professional).

If you wish to participate in any other activities, including winter sports, please telephone 0845 605 2500 for advice. You will not be covered for participation in any activity not listed above or if the additional premium has not been paid where appropriate.

Working abroad

There is no cover under Section 3 - Personal liability for **bodily injury**, death, illness or disease caused by **your** pursuit of any trade, business, profession or occupation.

However, **we** do provide cover under all other sections of this policy for the following temporary occupations without an additional premium being paid:

- bar/ restaurant, waitress, waiter, chalet maids;
- au pairs and nannies;
- professional, administrative and clerical duties.

The following occupations may also be covered by all sections of this policy, excluding 'Personal liability', subject to an additional premium being paid to Direct Travel Insurance:

- fruit or vegetable picking;
- superintendence of manual work;
- occasional light manual work (excluding the use of power tools and machinery);
- retail trade including manual work (excluding the use of power tools and machinery);
- educational or environmental conservation and charity work (but not expeditions).

Please telephone **0845 605 2500** for advice if **you** wish to undertake any other types of work. **You** will not be covered for participation in any occupation, trade or work not listed above (or if the additional premium has not been paid where appropriate) unless Direct Travel have agreed in writing.

Geographical areas (in ascending order of risk)

Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Egypt, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland

Australia and New Zealand

Worldwide, except the United States of America, Canada and the Caribbean Islands

Worldwide, including the United States of America, Canada and the Caribbean Islands

Stopovers - **You** will be covered on this policy if **you** choose to visit any areas worldwide, including areas of higher risk, as long as the number of days spent within those higher risk areas does not accumulate to more than a total of 14 days during the **period of cover**.

Permissible UK return - **You** will be allowed to make a single return trip to the **United Kingdom** with a maximum duration of 14 days during the **period of cover** (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment).

No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims resulting from **you** travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.

Policy excesses

Under most sections of **your** policy, each person insured will have to pay an excess for each and every claim they make, for each section claimed under and each incident claimed for. The amount **you** will have to pay is shown on page 2.

For all the sections shown below, the excess is limited to twice the amount of excess shown on page 2 where one claim relates to two or more members of the same family covered by this policy and living at the same address or where one incident results in **you** claiming under two or more sections. If the additional premium (excess waiver) has been paid to cancel excesses and this is shown on the policy schedule, **you** will not have to pay any excess.

Section 1 - Medical emergency, repatriation and associated expenses;

Section 6 - Personal possessions;

Section 7 - Personal money;

Section 8 - Cancellation and curtailment;

Section 10 - Delayed departure sub section 2.

What to do if you want to claim

If you have purchased Option 1/2/3/4 (this is shown on your policy schedule)

Section 1 - Medical emergency, repatriation and associated expenses

- If **you** are taken into hospital, or **you** think **you** may have to come **home** early or extend **your journey** because of illness or accident, Travel Guard must be told immediately.
- All receipts and bills must be kept.

Section 2 - Personal accident

- In the event of **your** death, **we** would need to see the death certificate and any other necessary documents.

Section 3 - Personal liability

- **You** must not admit responsibility to anyone or agree to pay any damages, repair, compensation or costs.
- **You** must provide **us** with full details of the circumstances that caused the claim together with any other evidence that **we** ask for.

Section 4 - Loss of passport

- If **your** passport is lost, stolen or destroyed, **we** need a letter confirming this from the Consulate **you** reported the loss to. Make sure **you** keep all receipts for the cost of getting a replacement passport.

If you have purchased Option 2/3/4 (this is shown on your policy schedule)

Section 6 - Personal possessions

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- If something is lost or stolen, **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.
- For delayed **personal possessions**, make sure **you** keep all receipts for anything that **you** buy when **your personal possessions** are lost or stolen for more than 12 hours on **your** outward **journey**.

Section 7 - Personal money

- **You** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or hotel or apartment manager if this is appropriate.
- **You** will need to provide a receipt showing the amount of currency **you** purchased.

If you have purchased Option 3/4 (this is shown on your policy schedule)

Section 8 - Cancellation or curtailment charges

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If the **journey** is cut short (curtailed) for medical reasons, contact Travel Guard and get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** need to return **home**. Travel Guard's doctor must have agreed with the reason.

If you have purchased Option 3/4 (this is shown on your policy schedule) Continued

- You must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel or curtail **your journey**.
- All receipts and bills must be kept.

Section 9 - Missed departure

- Get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time.
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Section 10 - Delayed departure or abandonment

- Get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and actual departure time of the **public transport**.

If you have purchased Option 4 (this is shown on your policy schedule)

Section 11 - Catastrophe cover

- Obtain a letter from the company providing accommodation, the police or **your** tour operator's representative confirming that **you** could not use **your** accommodation.
- All receipts, bills and travel tickets must be kept.

Section 12 - Mugging

- **You** must report a **mugging** to the police as soon as possible but within 24 hours.
- If **you** are mugged, **you** must obtain confirmation of **your** injuries and the duration of any inpatient treatment that **you** received from the hospital abroad.

Section 13 - Scheduled airline failure and end supplier failure

- **You** must obtain a letter from the company providing **your** travel and accommodation confirming that **you** could not use **your** travel and accommodation arrangements as a result of insolvency.
- All receipts, bills and travel tickets must be kept.

Section 14 - Hijack

- **You** must obtain a letter from the airline or carrier confirming the delay.

If you have purchased the upgrade for Section 15 - Natural Catastrophe travel cancellation and expenses insurance (this is shown on your policy schedule)

- For claims under sub-section 1 (Cancellation) **we** will require cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sub-sections 2 to 8, **you** must provide proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

To claim under any section of the policy except Section 13 - Scheduled airline failure and end supplier failure, write to Direct Travel Insurance Claims, PO Box 60108, London SW20 8US or phone 0845 603 6497 or e-mail UK.claims@travelguard.com and ask for a claim form. You should fill in the form and send it to the Claims Department, together with all the information and documents they ask for. The notification must be made within 31 days or as soon as possible thereafter following any bodily injury, illness, incident, event, redundancy or discovery of any loss or damage which gives rise to the claim under this policy.

To claim under Section 13 - Scheduled airline failure and end supplier failure, please refer to page 26.

Definition of words

Below are certain words and phrases that have specific meanings. Whenever these words are shown in bold type in the policy they will have the meaning shown below:

Bodily injury - an identifiable physical injury sustained by **you**, caused by sudden, unexpected, external and visible means. Injury resulting from **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Chartis Inc. - a company incorporated in the United States, together with its worldwide subsidiary companies, which together make up the Chartis Inc. International Group of Companies.

Close relative - mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, partner's or fiancé(e)'s parent, step parent, step child, step sister, step brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Flood - a general and temporary covering of water of two or more acres of normally dry land.

Hazardous activity - any kind of sport, hazardous activity or work not listed on pages 10 and 11, or for which an appropriate additional premium has not been paid.

Departure point - the airport, port, international train or coach station where **your journey** or **one-way trip** from the **United Kingdom** to **your** destination begins and where the final part of **your journey** back to the **United Kingdom** begins.

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

Home - the place **you** usually live or work in the **United Kingdom**.

Home country - the country where **you** are registered for income tax purposes.

Insured person/you/your - each person who an insurance premium has been paid for as shown on the policy schedule.

Journey(s) - a holiday or trip that takes place during the **period of cover** which begins when **you** leave **your home** and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom** (whichever is earlier) and which may include a **permissible UK return**. Any other holiday or trip which begins after **you** get back is not covered.

Loss of limbs - loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight - total and permanent **loss of sight** in one or both eyes.

Medical condition - disease, illness, injury, psychiatric disorder or mental illness (including stress, anxiety or depression).

Mugging - a violent attack on **you** that takes place with a view to theft, and is made by person(s) not previously known to **you**.

Natural catastrophe - volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

One-way trip - a holiday or trip that takes place during the **period of cover** which begins when **you** leave **your home** and ends up to 17 days after **you** arrive at **your** final destination at which time all cover under this policy ceases and **we** will not be liable for any expenses, fees or charges incurred after this date.

Pair or set - a number of items of **personal possessions** that belong together or can be used together.

Period of cover - cancellation cover as described in Section 8 - Cancellation or curtailment charges begins from the **start date** of **your** policy. The cover for all other sections starts at the beginning of **your journey** or **one-way trip** and finishes at the end of **your journey** or **one-way trip** (but, it will not be longer than the period for which the premium has been paid).

Permissible UK return - a single return trip to the **United Kingdom** with a maximum duration of 14 days that must take place during the **period of cover** (excluding any return trip for which a claim is being made as a result of medical emergency, repatriation or curtailment).

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private purposes.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents), and other articles which belong to **you** (or for which **you** are legally responsible) (including **your valuables**, spectacles, sunglasses and passport).

Principal insured person - the person shown as the **principal insured person** on the policy schedule.

Public transport - any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy - loss of permanent paid employment (other than when **you** are self-employed or accept voluntary redundancy) where you are entitled to payment under the current redundancy law.

Scuba diving - **scuba diving** to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water - 18 metres
- PADI Advanced Open Water - 30 metres
- PADI Deep Diver Specialty - 40 metres
- BSAC Ocean Diver - 20 metres
- BSAC Sports Diver - 35 metres
- BSAC Dive Leader - 50 metres

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

Secure baggage area - the locked dashboard compartment, boot or luggage compartment of a locked motor vehicle, a locked luggage box secured to a locked motor vehicle or the locked fixed storage units of a motorised or towed caravan, or the secure hold of the aircraft **you** are travelling in.

Single article - an item that is not part of a **pair or set**.

Start date - the date **your** premium is paid.

Terrorism - an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public, or any section of the public, in fear.

Unattended - when **you** do not have full view of **your** property or vehicle in which it is secured and/ or **you** are not in a position to prevent unauthorised interference to them. This will include **valuables** left in a vehicle or in the custody of carriers.

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

Valuables - jewellery, watches, items made of precious metals or precious stones, furs, silks, leather goods, binoculars, telescopes, computer games, any kind of photographic, audio, video, camcorder, computer, television, fax, phone, portable satellite and scuba diving equipment (including dive watches, computers, regulators, octopus rigs, pressure gauges, compensator devices (BCDs) and air or other tanks), films, tapes, cassettes, compact or computer discs and cartridges.

We/our/us – Chartist Insurance UK Limited in respect of all sections of cover except Section 13 - Scheduled airline failure and end supplier failure. A consortium of Association of British Insurers member companies and Lloyds Syndicates in respect of cover under Section 13 - Scheduled airline failure and end supplier failure.

Winter sports - big foot skiing, cat skiing, cross country skiing, curling, glacier walking, glacier skiing, heli-skiing, husky dog sledding (organised and non-competitive with an experienced local driver), ice diving (with a qualified instructor at all times), ice hockey, ice skating, mono skiing, Nordic skiing, off-piste skiing and snow boarding, parapenting (with a qualified instructor at all times), skiing, ski biking, ski-boarding, ski-doo's, ski racing (non FIS), ski touring, ski yawing (non-competitive), sledging, snow biking, snow blading, snow boarding, snow carting, snow decking, snow kiting, snow mobiling, snow scooting, snow skating, snow surfing, snow tubing, snowcat skiing, telemarking, tobogganing and zorbing.

You/your - see **Insured person**.

Section 1 - Medical emergency, repatriation and associated expenses

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, Travel Guard must be told immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover' for more information.

WHAT YOU ARE COVERED FOR

We will pay you or your legal representatives for the following necessary emergency expenses which **you** incur either for a **journey** within six months of the incident or for a **one-way trip** within the first 17 days of arriving at **your** final destination outside **your home country** and **Great Britain** during **your journey** or **one-way trip**:

- 1 Up to **£5,000,000** for reasonable fees or charges **you** incur for:
 - a) medical, surgical, hospital, repatriation or nursing services;
 - b) rescue services to take **you** to hospital;
 - c) reasonable extra transport and accommodation costs for **you** and any one person who stays or travels with **you** or to **you** from the **United Kingdom** on medical advice;
 - d) reasonable search, mountain rescue and other costs to transport **you** to a hospital by land, sea or air using an air or road ambulance if necessary; or
 - e) transporting **your** body or ashes to **your home**, or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **Great Britain** or **your home country**.
- 2 **£10** for each 24-hour period that **you** are in hospital as an inpatient, up to **£500** in total, during the **journey** or **one-way trip** as well as any fees or charges paid under sub section 1.
- 3 Up to **£200** for emergency dental treatment to relieve sudden pain.
- 4 Up to **£200** for the cost of excursions which have been pre-paid or which **you** are contracted to pay before **your journey** or **one-way trip** begins, which **you** are unable to join because **you** are in hospital or have to stay in bed on the written advice of the doctor who treated **you** in the place where **you** were staying and which **you** cannot recover from anywhere else.

WHAT YOU ARE NOT COVERED FOR

- 1 Any claim if **you** are unable to comply with the 'Insurance conditions relating to health' (on page 7).
- 2 Extra transport and accommodation costs which are of a higher standard to those already used on **your journey** or **one-way trip**, unless **we** or Travel Guard agree.

Under sub sections 1 and 3 only;

- 1 The excess shown on page 2 per **insured person** for each and every claim they make, for each section claimed for unless:
 - a) **you** used a European Health Insurance Card (EHIC) or any other reciprocal health arrangement;
 - b) **you** contacted Travel Guard in the United States of America before **you** had any medical treatment there;
 - c) the extra premium has been paid to cancel excesses as shown on the policy schedule; or
 - d) a maximum of two excesses are applicable (see 'Policy excesses' on page 11).
- 2 The cost of replacing any medication **you** were using when **you** began **your journey** or **one-way trip**.

Under sub section 1 only;

- 1 Services or treatments **you** receive which the doctor in attendance and Travel Guard think can wait until **you** get back to **Great Britain** or **your home country**.
- 2 Inpatient treatment or repatriation which Travel Guard has not authorised.
- 3 The extra costs of having a single or private room in a hospital or nursing home.
- 4 The cost of all treatment which is not directly related to the illness or injury that caused the claim.

5 Any expenses which are not usual, reasonable or customary to treat **your** accident, **bodily injury** or illness.

Under sub paragraph 1e) only;

Your burial or cremation within **Great Britain** or **your home country**.

Under sub section 3 only;

1 Replacing or repairing false teeth or artificial teeth (such as crowns).

2 Dental work involving the use of precious metals.

You are not covered for anything mentioned in the general exclusions on page 29.

SPECIAL CONDITION RELATING TO CLAIMS

In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **journey**. **We** will do this if in the opinion of the doctor in attendance or Travel Guard **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

Section 2 - Personal accident

WHAT YOU ARE COVERED FOR

We will pay one of the benefits shown below if **you** sustain a **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, **loss of limbs**, **loss of sight** or permanent total disablement.

	Age under 19	Age 19 to 36
1 Death	£1,000	£5,000
2 Loss of sight or loss of limbs	£15,000	£15,000
3 Permanent total disablement	£15,000	£15,000

If **you** are 16 or over and the adult premium has been paid, benefit **1** for death will be **£5,000**.

WHAT YOU ARE NOT COVERED FOR

1 Benefit is not payable to **you**:

a) under more than one of items **1**, **2** or **3**;

b) under item **3** until one year after the date **you** sustain a **bodily injury**;

c) under item **3** if **you** are able or may be able to carry out any gainful employment or gainful occupation of any kind.

2 Anything caused by:

a) any **bodily injury** that **you** suffer before **your journey** or **one-way trip** begins;

b) **your** sickness, disease, physical or mental condition that is gradually getting worse.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 3 - Personal liability

If you are hiring a motorised or mechanical vehicle while you are on your journey or one-way trip, please ensure you obtain the necessary insurance from the hire company. Personal liability cover for motorised or mechanical vehicles is not covered under this section of your policy.

WHAT YOU ARE COVERED FOR

We will pay up to **£2,000,000** (plus any other costs **we** agree to in writing) against any amount that **you** are legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that occurs during **your journey** or **one-way trip**, and which results in one of the following:

- 1 Bodily injury** of any person;
- Loss of or damage to property which **you** do not own and **you** or a **close relative** have not hired, loaned or borrowed; or
- Loss of or damage to the accommodation **you** are using on **your journey** or **one-way trip** that does not belong to **you** or a **close relative**.

WHAT YOU ARE NOT COVERED FOR

- Any liability for **bodily injury** or loss of or damage to property that comes under any of the following categories:
 - something which is suffered by anyone employed by **you** or a **close relative** and is caused by the work they are employed to do;
 - something which is caused by something **you** deliberately did or did not do;
 - something which is caused by **your** employment or a **close relative's** employment;
 - something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for; or
 - the transmission of any communicable disease or virus.
- Any liability for **bodily injury** suffered by **you** or a **close relative**.
- Anything caused directly or indirectly by **bodily injury**, loss, accident or damage arising from **you** owning, possessing or using any aircraft; animal-drawn, mechanical or motorised vehicles and any trailers attached to them; bicycles; watercraft (except rowing boats, punts or canoes); animals (except horses, domestic dogs or cats); firearms or weapons; or any land or building except for the accommodation **you** are using on **your journey** or **one-way trip**.
- An excess of **£100** for each and every claim per section claimed under for each **insured person** unless a maximum of two excesses are applicable (see 'Policy excesses' on page 11).

You are not covered for anything mentioned in the general exclusions on page 29.

Section 4 - Loss of passport

WHAT YOU ARE COVERED FOR

Up to **£250** in total towards the reasonable costs of extra travel and accommodation expenses **you** have to pay to get a replacement passport (including the cost of the temporary replacement passport itself), driving licence or green card if it is lost, stolen or destroyed on **your journey** or **one-way trip**.

WHAT YOU ARE NOT COVERED FOR

Any claim unless:

- you** get a letter from the Consulate **you** reported the loss to; and
- your** passport or driving licence is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 5 - Legal advice and expenses cover

WHAT YOU ARE COVERED FOR

We will pay up to **£25,000** for the legal costs of a civil action for compensation if someone else causes **you** injury or death during **your journey** or **one-way trip**.

If there are two or more of **you** insured by this policy, the most **we** will pay for all claims will be **£50,000**.

You must tell **us** about claims within 90 days.

WHAT YOU ARE NOT COVERED FOR

- 1 Any claims where **our** legal representatives believe that an action is not likely to be successful or if **we** believe that the costs will be greater than any award.
- 2 Claims against a carrier or the travel or holiday agent or tour operator arranging an overseas **journey** or **one-way trip** covered by this insurance, or against **us**, Travel Guard or their agents.
- 3 Claims against someone **you** are travelling with or another person insured under this policy.
- 4 Legal action where, in **our** opinion the estimated amount of compensation is less than **£1,000** (but **we** will try to reach a settlement).
- 5 Legal costs for actions in more than one country.
- 6 Lawyers' fees if **your** action is successful.
- 7 Legal consultation which **you** have not paid for.
- 8 Legal costs or expenses before **we** accept **your** claim in writing.
- 9 Claims by **you** other than in **your** capacity as a private individual.
- 10 Claims that happen in the **United Kingdom** or **your home country**.

You are not covered for anything mentioned in the general exclusions on page 29.

SPECIAL CONDITION RELATING TO CLAIMS

We will supervise any legal action through agents **we** nominate, and will decide when negotiations cannot usefully continue. After that, no other claims can be made against **us**.

Section 6 - Personal possessions and delayed personal possessions

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

WHAT YOU ARE COVERED FOR

- 1 Up to **£1,500** in total for **your personal possessions** if damaged, stolen, lost or destroyed on **your journey** or **one-way trip**.
- 2 **We** will pay up to **£100** in total for essential replacement items, if **your personal possessions** are lost or stolen on **your** outward **journey** for more than 12 hours from the time **you** arrived at **your** destination.

WHAT YOU ARE NOT COVERED FOR

- 1 Loss or theft of, or damage to:
 - a) **personal possessions** unless they are on **you** all the time, locked in the accommodation **you** are using on **your journey** or **one-way trip** or contained out of sight in a **secure baggage area** and evidence exists of a forced and violent entry by an unauthorised person;
 - b) **valuables** left **unattended** at any time unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation;
 - c) **personal possessions** while **you** are travelling unless **you** have notified the carrier and **you**

have a property irregularity report from them;

- d) contact or corneal lenses, false teeth, dentures or artificial teeth (such as crowns);
 - e) goods which deteriorate, glass or ceramic containers, bottles or cartons, and any damage caused by these items or their contents;
 - f) films, tapes, cassettes, cartridges or discs (unless they were pre-recorded, in which case **we** will pay up to the replacement cost);
 - g) pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by **public transport**;
 - h) bonds, share certificates, guarantees or documents of any kind;
 - i) **personal possessions** sent as freight (such as suitcases sent ahead of **you**).
- 2 Loss or theft to **personal possessions** unless **you** have notified the police within 24 hours of discovering the loss or theft and **you** have a report from them.
- 3 Breakage of or damage to;
- a) sports equipment while it is being used;
 - b) fragile articles, works of art, musical instruments, audio, video, television, computer, computer games, fax, phone, portable satellite and scuba diving equipment unless the breakage or damage is caused by fire or accident to the aircraft, sea vessel or vehicle in which they are being carried.
- 4 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

Under sub section 1;

- 1 The excess shown on page 2 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless a maximum of two excesses are applicable (see 'Policy excesses' on page 11) or the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
- 2 More than **£200** for any **single article, pair or set** of any kind, whether jointly owned or not.
- 3 More than the part of the **pair or set** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 4 More than **£200** in total, for **valuables**.

Under sub section 2 only;

Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your personal possessions** to **you**.

You are not covered for anything mentioned in the general exclusions on page 29.

SPECIAL CONDITIONS RELATING TO CLAIMS

Under sub section 1;

- 1 It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.
- 2 **You** must send **us** the receipts for anything that **you** buy.

Under sub section 2;

- 3 For all claims for loss, damage or theft **you** will need to send **us** the original receipts or other suitable evidence of purchase or ownership. In the event that original receipts, evidence of purchase or ownership are not available, **we** reserve the right to reduce the amount of any claims payment.
- 4 **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.

Section 7 - Personal money

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

Please note that you will not be covered for more than £150 in cash carried on your person (£75 if you are under 19 unless you are 16 or over and the adult premium has been paid). We highly recommend the use of traveller's cheques whenever possible.

WHAT YOU ARE COVERED FOR

Up to **£500** in total for loss or theft of **your personal money** while on **your journey** or **one-way trip**.

WHAT YOU ARE NOT COVERED FOR

- 1 An excess of the amount shown on page 2 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless a maximum of two excesses are applicable (see 'Policy excesses' on page 11) or the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
- 2 More than **£150** in cash in total while on **you (£75 if you are under 19 at the beginning of your journey or one-way trip unless you are 16 or over and the adult premium has been paid)**, whether jointly owned or not.
- 3 Any claim unless **you** can provide a receipt showing the amount of currency **you** purchased.
- 4 Loss or theft of **personal money**, unless it is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey or one-way trip**.
- 5 Loss of theft of **personal money** unless **you** have notified the police within 24 hours of discovering the loss or theft and **you** have a report from them.
- 6 Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- 7 Loss or theft of traveller's cheques if the place which supplied them to **you** provides a replacement service.
- 8 Travel tickets paid for using any airline mileage or supermarket reward scheme.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 8 - Cancellation or curtailment charges

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, Travel Guard must be told immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover' for more information.

WHAT YOU ARE COVERED FOR

We will pay up to **£2,000** in total for **your** part of the costs of the **journey** or **one-way trip** for unused personal accommodation, transport charges and other pre-paid charges which have been paid or where there is a contract to pay before **your journey** or **one-way trip** begins, which cannot be recovered from anywhere else.

We will provide this cover in the following necessary circumstances:

- 1 If **you** cancel **your journey** or **one-way trip** before it begins because one of the following happens after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued:

- a) The death, serious injury or serious illness of **you, your close relative**, someone **you** are travelling with (on whom **your trip** depends), **your** sole travelling companion, **your** close business associate or a friend **you** were going to stay with;
 - b) **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**;
 - c) **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**;
 - d) **Your redundancy**;
 - e) The Foreign and Commonwealth Office advise against all but essential travel to **your** intended destination and **you** cannot recover the costs from anywhere else.
- 2 **You** cut **your journey** short (curtail it) after it has begun because of one of the following:
- a) **1a), b), c),** or **e)** above;
 - b) **You** are injured or ill and are in hospital for the rest of **your journey**; or
 - c) Severe weather in the **United Kingdom** stops **you** from making it to **your departure point** where **your journey** from the **United Kingdom** to **your** destination begins;
 - d) **Your** passport is lost or stolen after checking in at **your departure point** and this prevents **you** from making **your** outward **journey** from the **United Kingdom**.

WHAT YOU ARE NOT COVERED FOR

- 1 Any claim if **you** are unable to comply with the 'Insurance conditions relating to health' (on page 7).
- 2 An excess of the amount shown on page 2 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:
 - a) **you** are only claiming for **your** lost deposit and the excess is limited to **£10**;
 - b) the extra premium has been paid to cancel excesses and this is shown on the policy schedule; or
 - c) a maximum of two excesses are applicable (see 'Policy excesses' on page 11).
- 3 Claims arising from **you** suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
- 4 Any costs when **you** do not get a medical certificate from **your** doctor to say it was necessary to cancel because of death, injury or illness.
- 5 Circumstances known to **you** prior to the date this insurance is effected by **you** or the time of booking any **journey** or **one-way trip** (whichever is the earlier) which could reasonably have been expected to give rise to the cancellation or curtailment of the **journey** or **one-way trip**.
- 6 Anything caused by the death of any pet or animal.

Under sub section 1 only;

- 1 Cancellation because of pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip** (unless this was confirmed after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued and is medically necessary).
- 2 Any extra cancellation charges incurred because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- 3 Travel tickets paid for using any airline mileage or supermarket reward scheme.

Under sub paragraph 1d) only;

Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary **redundancy** or where a warning or notification of **redundancy** was given prior to the date this insurance is effected by **you** or the time of booking any trip (whichever is the earlier).

Under sub section 2 only;

- 1 Cutting short **your journey** unless Travel Guard has agreed.
- 2 Cutting short **your journey** because of pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey**.
- 3 The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
- 4 Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. Travel Guard's doctor must have agreed with the reason and that **you** were fit to travel.
- 5 Anything on a **one-way trip**.

You are not covered for anything mentioned in the general exclusions on page 29.

SPECIAL CONDITIONS RELATING TO CLAIMS

- 1 **We** will calculate curtailment claims from the day **you** start **your** return to the **United Kingdom** or the day **you** are hospitalised as an inpatient, for the rest of **your journey**.
- 2 **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost.
- 3 If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

Section 9 - Missed departure

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

WHAT YOU ARE COVERED FOR

We will pay **you** up to **£500** in total for extra accommodation and transport costs which **you** have to pay to get to **your journey** or **one-way trip** destination or back **home** if **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- 1 **public transport** does not run to its timetable;
- 2 the vehicle **you** are travelling in has an accident or breaks down; or
- 3 an accident or breakdown occurring ahead of **you** on a motorway or dual carriageway causes an unexpected delay to the vehicle in which **you** are travelling.

WHAT YOU ARE NOT COVERED FOR

- 1 Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing.
- 2 Failure of **public transport** caused by riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.
- 3 Any claim unless:
 - a) **you** get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time;
 - b) **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the private vehicle **you** were travelling in; and
 - c) **you** have allowed time in **your** travel plans for delays which are to be expected.
- 4 Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the appropriate premium for **natural catastrophe** travel cancellation and expenses insurance cover, please see section 15 on page 27 for details of what **you** are entitled to claim.)

You are not covered for anything mentioned in the general exclusions on page 29.

Section 10 - Delayed departure or abandonment

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

WHAT YOU ARE COVERED FOR

If the **public transport** you are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) because of:

- 1 a serious fire, storm or flood damage to the **departure point**;
- 2 industrial action;
- 3 bad weather;
- 4 mechanical breakdown of the **public transport**; or
- 5 the grounding of an aircraft due to a mechanical or a structural defect.

We will pay:

- 1 **£10** after the first full 12 hours of delay and **£10** after each extra delay of 12 hours up to **£100** compensation in total; or
- 2 up to **£2,000** in total for **your** part of the costs of the **journey** or **one-way trip** which have been paid or where there is a contract to pay before the start of the **journey** or **one-way trip** which **you** cannot recover from anywhere else if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** or **one-way trip** before **you** leave the **United Kingdom**.

WHAT YOU ARE NOT COVERED FOR

- 1 Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- 2 Missed connections.
- 3 Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing.
- 4 Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the appropriate premium for **natural catastrophe** travel cancellation and expenses insurance cover, please see section 15 on page 27 for details of what **you** are entitled to claim.)
- 5 Compensation unless **you** get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the **public transport**.
- 6 Any delay caused by riot, civil commotion, strike or industrial action which began or was announced before the **start date** of **your** policy or at the time of booking any **journey** or **one-way trip**.
- 7 Travel tickets paid for using any airline mileage or supermarket reward scheme.

Under sub section 2 only;

An excess of the amount shown on page 2 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless a maximum of two excesses are applicable (see 'Policy excesses' on page 11) or the extra premium has been paid to cancel excesses and this is shown on the policy schedule.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 11 - Uninhabitable accommodation cover

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

WHAT YOU ARE COVERED FOR

Up to **£500** for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked if **you** cannot use **your** accommodation as a result of fire, flood, earthquake, avalanche or storm during **your journey** or **one-way trip**.

WHAT YOU ARE NOT COVERED FOR

- 1 Compensation unless **you** get a letter from the company providing **your** accommodation, the police or **your** tour operator's representative confirming that **you** could not use the accommodation.
- 2 Compensation which **you** can obtain from the company providing **your** accommodation, **your** tour operator or anywhere else.
- 3 Any expense which **you** would normally have expected to pay during **your journey** or **one-way trip**.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 12 - Mugging

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

WHAT YOU ARE COVERED FOR

We will pay the following compensation if, because of a **mugging** that occurs during **your journey** or **one-way trip**, **you** receive a **bodily injury** and need medical treatment whilst abroad:

- 1 a total of **£100** if **you** are treated as an outpatient, or admitted to a registered hospital as an inpatient for a period of up to 24 hours; and
- 2 a total of **£50** for each additional 24-hour period that **you** remain in a registered hospital as an inpatient, up to a maximum of **£500** (in addition to any emergency expenses payable under the 'Medical emergency, repatriation and associated expenses' section of this policy).

WHAT YOU ARE NOT COVERED FOR

Any compensation unless **you** have made a report to the police within 24 hours of the incident.

Under sub section 2;

Any compensation unless **you** obtain confirmation of **your** injuries, and the period of inpatient treatment that **you** received, from the hospital abroad.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 13 - Scheduled airline failure and end supplier failure

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

This section of cover is provided by International Passenger Protection Limited and is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958). International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

WHAT YOU ARE COVERED FOR

We will pay up to **£1,500** in total for each Person-Insured named on the Invoice for:

- 1 Irrecoverable sums paid in advance in the event of Insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure or;
- 2 In the event of Insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked or;
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Isle of Man, Channel Islands or Ireland to a similar standard to that originally booked.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out on the following page.

WHAT YOU ARE NOT COVERED FOR

We will not pay for:

- 1 Travel and Accommodation not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure.
- 2 The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the policy schedule;
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation.
- 3 Any loss for which a third party is liable or which can be recovered by other legal means.
- 4 Any losses that are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.

You are not covered for anything mentioned in the general exclusions on page 29.

Claims Procedure - International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office

IPP House, 22-26 Station Road

West Wickham

Kent BR4 0PR

Telephone: +44 (0)20 8776 3752

Facsimile: +44 (0)20 8776 3751

Email: info@ipplondon.co.uk

Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

For all other claims, please refer to page 13 "What to do if you want to claim".

Section 14 - Hijack

Please see Type of Insurance and cover on page 1 to check this section is included under your chosen coverage option.

WHAT YOU ARE COVERED FOR

We will pay **£100** for each full 24-hour period, up to a maximum of **£500**, if **you** cannot reach **your journey** or **one-way trip** destination as a result of being hijacked.

WHAT YOU ARE NOT COVERED FOR

Compensation unless **you** have a letter from the airline or carrier confirming the delay.

You are not covered for anything mentioned in the general exclusions on page 29.

Section 15 - Natural catastrophe travel cancellation and expenses insurance

Cover is only provided under this section if the extra premium has been paid. Your policy schedule will show if cover is in place for natural catastrophe travel cancellation and expenses insurance.

If at the time of purchasing this policy you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts shown below will be reduced by 75%.

WHAT YOU ARE COVERED FOR

1 Cancellation

We will pay up to **£6,000** for:

- i) travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- ii) the cost of excursions, tours and activities which **you** have paid; and
- iii) the cost of visas which **you** have paid for

if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for you to cancel **your** trip.

2 Additional expense if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your** trip and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, we will pay **you** up to **£100** for reasonable additional and unexpected:

- i) accommodation;
- ii) cost of making alternative travel arrangements to return **home** or to reach **your** final point for international departure if **you** are on a connecting flight within the **United Kingdom**;
- iii) food and drink; and
- iv) necessary emergency purchases

that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your journey** after 24 hours, **you** may submit a claim under sub-section 1 – Cancellation.

Please note: If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Travel Guard to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

3 Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your** trip, we will pay up to **£200** for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

4 Additional expense if you are stranded on an international connection

We will pay up to **£150** for each 24-hour period **you** are delayed up to a maximum of **£750** in total if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- i) accommodation;
- ii) cost of travel to an alternative point of departure or to alternative accommodation;
- iii) cost of travel from **your** accommodation to **your** point of intended departure;
- iv) food and drink; and
- v) necessary emergency purchases

that **you** may incur for up to 5 days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of 5 days cover throughout the duration of **your** trip.

5 Additional expense if you are stranded on your return journey home

We will pay up to **£150** for each 24-hour period **you** are delayed up to a maximum of **£750** if **your** return journey home is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- i) accommodation;
- ii) cost of travel to an alternative point of departure or to alternative accommodation;
- iii) cost of travel from **your** accommodation to **your** point of intended departure;
- iv) food and drink; and
- v) necessary emergency purchases

that **you** may incur for up to 5 days whilst **you** are stranded, waiting to return **home**.

6 Additional travel expense to get you home

If **your** return journey **home** is delayed by more than 24 hours and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** policy schedule, **we** will pay up to **£2,000** for alternative travel arrangements to get **you home**.

If **your** trip involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact Travel Guard before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. Travel Guard will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

7 Additional car parking costs

We will pay up to **£50** for each 24-hour period **you** are delayed up to a maximum of **£250** for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

8 Additional kennel or cattery fees

We will pay up to **£50** for each 24-hour period **you** are delayed up to a maximum of **£250** for additional kennel or cattery fees if **your** return journey to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

You must contact Travel Guard before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for **you**.
Phone number **+44 (0) 1273 747 602**.

SPECIAL CONDITIONS RELATING TO CLAIMS

- 1 **We** will only pay costs which are not refundable from any other source.
- 2 This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 5 for a brief description of **your** rights under this Regulation.
- 3 All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
- 4 **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
- 5 **You** must contact Travel Guard before making arrangements to return **home** under sub-section 6.

General exclusions

In addition to these General exclusions, please also refer to 'What **you** are not covered for' under each policy section.

- 1** We will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:
 - a)** Any circumstance that **you** knew about before **you** travelled that could give rise to a claim unless **we** agreed to it in writing.
 - b)** War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under the sections 'Medical emergency, repatriation and associated expenses' and 'Personal Accident' unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **journey** or **one-way trip**.
 - c)** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - d)** **Winter sports**.
 - e)** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - f)** Any currency exchange rate changes.
 - g)** The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the sections 'Medical emergency repatriation and associated expenses' and 'Personal Accident').
- 2** Anything caused by:
 - a)** riot, civil commotion, strike or lock out;
 - b)** **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft) unless any necessary extra premium has been paid for this cover;
 - c)** **your** suicide, self-inflicted injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - d)** **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - e)** the direct or indirect effect of **you** using alcohol or solvents;
 - f)** **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
 - g)** anything caused by **you** taking part in manual work, unless **we** agree in writing;
 - h)** **you** taking part in any **hazardous activity** (unless any necessary extra premium has been paid for this cover, see pages 10 and 11); or
 - i)** pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**.
- 3** Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- 4** Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections 1 to 15, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
- 5** Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**. (If **you** have purchased Option 4 and this is shown on **your** policy schedule, cover may be provided under section 13 in respect of financial failure.)
- 6** **You** will not be covered for any expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

- 7 You** are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims resulting from **you** travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.
- 9 You** are not covered under this policy if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.

General conditions

We will act in good faith in all **our** dealings with **you**.

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment

- 1 You** have a valid policy schedule.
- 2 You** are not 37 or over at the **start date** of the policy.
- 3 You** must take and cause to be taken:
 - a)** all reasonable precautions to avoid injury, illness or disease for example by using appropriate and customary safety equipment on all occasions whilst participating in any sports or hazardous activities;
 - b)** all practicable steps to safeguard **your** property from loss, theft or damage and to recover property that has been lost or stolen.
- 4 You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or Direct Travel Insurance confirm them in writing.
- 5 You** accept that **we** will not extend the period of cover for a **journey** if the original policy (plus any extensions) has either ended, been in force for more than 12 months, or **you** know that **you** will be making a claim, unless it has been agreed in writing and the appropriate premium has been paid.
- 6 You** accept that when booking a **one-way trip**:
 - a)** **we** will not give curtailment cover;
 - b)** medical emergency, repatriation and associated expenses will only cover fees or charges incurred within the first 17 days of arriving at **your** final destination; and
 - c)** repatriation, if necessary, would be to the **United Kingdom** only.
- 7 You** accept that **we** will not extend the period of cover for any **journey** that exceeds 18 months in total.

Cancellation

You may cancel this policy within 14 days of receipt of **your** policy documentation. Providing **your** policy has been paid in full, **you** will receive a full premium refund as long as **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. **You** must contact **Direct Travel Insurance** on **0845 605 2500** to confirm your wish to cancel.

If **you** have commenced **your journey**, and a claim has been submitted or there has been an incident likely to give rise to a claim during the current **period of cover**, which is deemed valid under this cover, no premium refund will be given.

We have the right to cancel this policy without refunding **your** premium if **your journey** or **one-way trip** is cancelled or cut short.

Cancellation outside the statutory period

You may cancel this policy at any time by writing to Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. If **you** cancel after the first 14 days of receipt of **your** policy documentation no premium refund will be made.

We may also cancel the policy by providing 21 days notice by registered post to **your** last known address. No premium refund will be given.

Non payment of premiums

We reserve the right to cancel this policy in the event of non payment of the premium.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at our option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

- 1 a) You** must not act in a fraudulent way. This includes if **you** or anyone acting for **you**:
 - i)** makes a claim under the policy knowing that the claim is false or fraudulently exaggerated in any way;
 - ii)** makes a statement to support a claim knowing that the statement is false in any way;
 - iii)** sends **us** a document to support a claim knowing that the document is forged or false in any way;
 - iv)** makes a claim for any loss or damage caused by **your** deliberate act or with **your** encouragement.
- b) If you** act in a fraudulent way, **we** will:
 - i)** not pay the claim;
 - ii)** not pay any other claim which has been made, or will be made under the policy;
 - iii)** confirm that the policy is not valid;
 - iv)** be entitled to recover from **you** the amount of any claim **we** have already paid under the policy;
 - v)** not return the premium; and
 - vi)** tell the police.
- 2** If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to 'Personal accident' section). Note: If **you** have a no claims discount (NCD) on **your** household insurance policy, any recovery **we** make from **your** household insurer should not prejudice the NCD.
- 3** **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. In the event of **your** death, **we** would need to see the death certificate and any other necessary documents.
- 4** **You** must send **us** every writ, summons or other communication relevant to claim as soon as possible.

Under Sections 6 and 7 only;

- 1** **You** must keep all **your** tickets and luggage tags.
- 2** If something is lost or stolen, **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. If items are lost, damaged or stolen **you** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss, damage or theft happens while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- 3** **You** must get an estimate for repair for all damage claims. If possible, you should keep the damaged items so that we can inspect them and if we make a payment or we replace an item, the item will then belong to **us**.
- 4** **You** must keep to the carrier's conditions of carriage.

We have the right to do the following:

- 1** Obtain information from **your** medical records (with **your** permission) to help **us** or **our** representatives deal with any claim. **We** may also disclose information in respect of any claims made under **your** policy to Direct Travel Insurance. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.
- 2** In the event of **you** suffering an accident, injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **journey** or **one-way trip**. **We** will do this if in the opinion of the doctor in

attendance or Travel Guard **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

- 3 Not accept liability if **you** refuse to be repatriated.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at our expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 Pay any claim on this policy under English Law. Any legal disputes will be dealt with in an English court, unless **you** reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.
- 7 Cancel this policy without refunding **your** premium if **your journey** or **one-way trip** is cancelled or cut short.

Special conditions relating to claims:

For all the sections shown below, the excess is limited to twice the amount of excess shown on page 2, where one claim relates to two or more members of the same family covered by this policy and living at the same address or where one incident results in **you** claiming under two or more sections. If the additional premium (excess waiver) has been paid to cancel excesses and this is shown on the policy schedule, **you** will not have to pay any excess.

Section 1 - Medical emergency, repatriation and associated expenses;

Section 6 - Personal possessions;

Section 7 - Personal money;

Section 8 - Cancellation and curtailment;

Section 10 - Delayed departure sub section 2.

How we use personal information

We are part of the **Chartis Inc.** international group of companies. By providing personal information to **us**, **you** give permission for **your** information to be used as described below. If **you** are providing personal information about another person, **you** confirm that **you** have that person's permission to provide the information to **us**, and for it to be used in the same way.

Personal information (including sensitive information about health or medical condition) may be used by **us** and **our** group companies for a variety of purposes, including:

- insurance administration, including claims processing and payment;
- making decisions on whether to provide insurance cover;
- provision of assistance, advice and information on medical and travel issues;
- prevention and investigation of crime, including fraud and money laundering; and
- compliance with legal and regulatory requirements.

We may provide marketing information taking account of any preferences **you** have expressed to **us**. Calls to **us** may be monitored or recorded for quality, training and security purposes.

For these purposes personal information may be shared with **our** group companies (these may include UNAT Direct Insurance Management Limited (trading as "Direct Travel Insurance" or "Chartis Direct") and Travel Guard EMEA Limited), healthcare professionals and **our** other service providers and agents.

To check information provided, and to detect and prevent fraudulent claims, information (including details of injuries) may be put on registers of claims and shared with other insurers. **We** are also required to register all third party claims for compensation relating to bodily injury to the UK Department for Work and Pensions. **We** may search these registers when dealing with claims to detect and prevent fraud. Personal information will be shared with other third parties if required by law.

If **our** business (or any part of it) is sold or transferred at any time, the information **we** hold may form part of the assets transferred although it will still only be used as described here.

We may transfer personal information outside of the European Economic Area for the above purposes, including for electronic storage. If **we** do so, **we** will ensure an appropriate level of protection for **your** information.

Individuals have the right to request a copy of the personal data that is held about them (for a small charge), and to ask for any inaccuracies to be corrected. Please e-mail: DataProtectionOfficer@chartisinsurance.com or write to Data Protection Officer, Legal Department, Chartis Insurance UK Limited, The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

More details of how **we** use and share information are set out in **our** Privacy Policy which can be viewed at www.chartisinsurance.com/uk/privacypolicy or sent to **you** upon request.

Insurance cover under all sections except Section 13 - Scheduled airline failure and end supplier failure is provided by Direct Travel Insurance (a trading name of UNAT Direct Insurance Management Limited) and underwritten by Chartis Insurance UK Limited. UNAT Direct Insurance Management Limited is authorised and regulated by the Financial Services Authority (FSA Number 312350). Chartis Insurance UK Limited is also authorised and regulated by the Financial Services Authority (FSA Number 202628).

directtravel insurance

Direct Travel Insurance

Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF

TEL 0845 605 2500 **FAX** 0845 605 2510 **E-MAIL** info@direct-travel.co.uk

Travel Guard Medical
Emergency Assistance +44 (0)1273 747 602

Travel Guard Travel
Assistance & Advice Service +44 (0)1273 747 613

Talking Nurses
(non-emergency
medical helpline) +44 (0)208 481 7789

Direct Travel
Insurance Claims +44 (0)845 603 6497

Direct Travel Insurance is a trading name of UNAT Direct Insurance Management Limited, a company authorised and regulated by the Financial Services Authority

www.direct-travel.co.uk