



direct**travel**
insurance

Your single trip travel insurance policy documentation

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Index

Introduction and Tables of benefits pages 1 to 4

- Page 1: Introduction
- Page 1: Table of benefits
- Page 2: Table of benefits (continued)
- Page 3: Table of benefits (continued)
- Page 3: Table of benefits for **Winter sports** cover
- Page 4: Table of benefits for **Natural catastrophe** travel cancellation and expenses cover

Policy Summary pages 5 to 11

Policy wording pages 12 to 57

- Page 12: General information about this insurance
- Page 13: Important things **you** need to know about **your** policy before **you** travel
- Page 16: Cancellations and refunds
- Page 16: Age limits
- Page 17: Cover options available
- Page 19: Medical and other emergencies
- Page 20: How to make a claim
- Page 20: How to make a complaint
- Page 21: General definitions
- Page 23: General conditions
- Page 24: General exclusions

Sections of cover

- Page 26: A – Cancelling **your trip**
- Page 27: B1 – Medical and other expenses outside of the **United Kingdom**
- Page 29: B2 – Expenses within the **United Kingdom**
- Page 29: B3 – Hospital benefit
- Page 30: B4 – Mugging benefit
- Page 30: C – Cutting **your trip** short
- Page 31: D1 – Missed departure
- Page 32: D2 – Missed connection
- Page 32: E1 – Travel delay
- Page 33: E2 – Abandoning **your trip**
- Page 33: F1 – Personal belongings and baggage
- Page 34: F2 – Delayed baggage
- Page 34: F3 – Personal money
- Page 34: F4 – Passport and travel documents
- Page 36: G – Personal accident
- Page 37: H – Personal liability
- Page 38: I – Legal expenses
- Page 39: J – Hijack

- Page 39: K – Uninhabitable accommodation
- Page 40: L – Pet care
- Page 41: M1 – Scheduled airline failure
- Page 42: M2 – End supplier failure
- Page 43: N1 – **Golf equipment**
- Page 44: N2 – **Golf equipment** hire
- Page 44: O – Green fees
- Page 45: P1 – **Business equipment**
- Page 45: P2 – Business Money
- Page 46: Q – Replacing staff
- Page 46: R1 – Ceremonial attire
- Page 47: R2 – Wedding gifts
- Page 47: R3 – Wedding rings
- Page 47: R4 – Photographs and video recording
- Page 48: S1 – **Winter sports equipment**
- Page 49: S2 – **Winter sports equipment** hire
- Page 49: S3 – Lift pass
- Page 50: T – Ski pack
- Page 50: U – Piste closure
- Page 51: V – Avalanche cover
- Page 51: W – Physiotherapy in the **United Kingdom**
- Page 52: X1 – Cancellation
- Page 52: X2 – Additional expenses if **you** are stranded at the point of departure in the **United Kingdom**
- Page 52: X3 – Additional costs to reach **your** destination if **you** decide to go on **your trip**
- Page 52: X4 – Additional expenses if **you** are stranded on an international connection
- Page 53: X5 – Additional expenses if **you** are stranded on **your** return journey **home**
- Page 53: X6 – Additional travel expenses to get **you** **home**
- Page 53: X7 – Additional car parking costs
- Page 53: X8 – Additional kennel or cattery fees
- Page 55: Talking Nurses
- Page 55: Sports and activities
- Page 56: Concierge service
- Page 57: Summary of important contact details

Introduction

Welcome to your Direct Travel Insurance policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on pages 21 to 22.

This policy document is only valid when issued in conjunction with a Direct Travel Insurance **policy schedule** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. The sum insured and the excess applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy schedule** will show whether **you** have bought Budget cover, Standard cover, Premier cover or Premier Plus cover. **Your policy schedule** will also show whether **you** have purchased any additional sections of cover as outlined in the following tables.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section of cover for full details.

Table of benefits

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
A	Canceling your trip **	£1,500	£100	£3,000	£75	£4,000	£60	£6,000	£50
B1	Medical and other expenses outside of the United Kingdom	£5,000,000	£250	£10,000,000	£150	£15,000,000	£60	£20,000,000	£50
	Emergency dental treatment	Nil	Nil	£200	£75	£200	£60	£500	£50
B2	Expenses within the United Kingdom	£5,000	£100	£10,000	£75	£15,000	£60	£20,000	£50
B3	Hospital benefit	Nil	Nil	£15 for each 24 hour period up to £1,000	Nil	£20 for each 24 hour period up to £1,000	Nil	£25 for each 24 hour period up to £2,000	Nil
B4	Mugging benefit	Nil	Nil	Nil	Nil	£1,000	Nil	£1,000	Nil
C	Cutting your trip short	£1,500	£100	£3,000	£75	£4,000	£60	£6,000	£50
D1	Missed departure	Nil	Nil	£600	Nil	£600	Nil	£1,000	Nil
D2	Missed connection	Nil	Nil	£600	Nil	£600	Nil	£1,000	Nil
E1	Travel delay	Nil	Nil	£20 for each full 12 hour delay up to £100	Nil	£20 for each full 12 hour delay up to £200	Nil	£35 for each full 12 hour delay up to £350	Nil
E2	Abandoning your trip	Nil	Nil	£3,000	£75	£4,000	£60	£6,000	£50
F1	Personal belongings and baggage**	£1,000	£100	£1,500	£75	£2,000	£60	£3,000	£50
	Including: One item/pair or set of items limit	£125		£200		£250		£300	
	Including: Valuables and electronic/other equipment limit	£125		£200		£300		£500	
	Including: Property in a motor vehicle limit	£100		£100		£100		£100	
F2	Delayed baggage	Nil	Nil	£100 after 12 hour period of delay	Nil	£150 after each 12 hour period of delay up to £300	Nil	£150 after each 12 hour period of delay	Nil

Table of benefits (continued)

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
F3	Personal money**	£200	£100	£500	£75	£500	£60	£500	£50
	Including: Cash limit	£125		£200		£250		£350	
	Including: Cash limit if 17 years of age or under	£75		£100		£125		£175	
F4	Passport and travel documents	£150	Nil	£250	Nil	£300	Nil	£500	Nil
G	Personal accident:								
	Death benefit if between 18 and 65 years of age inclusive	Nil	Nil	£5,000	Nil	£10,000	Nil	£30,000	Nil
	Death benefit if 17 year of age or under or if 66 years of age or over	Nil	Nil	£1,000	Nil	£2,500	Nil	£3,000	Nil
	Loss of limb or sight	Nil	Nil	£15,000	Nil	£30,000	Nil	£75,000	Nil
Permanent total disablement	Nil	Nil	£15,000	Nil	£30,000	Nil	£75,000	Nil	
H	Personal liability	£2,000,000	£250	£2,000,000	£100	£2,000,000	£100	£2,000,000	£100
I	Legal expenses	Nil	Nil	£50,000	Nil	£50,000	Nil	£50,000	Nil
J	Hijack	Nil	Nil	Nil	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
K	Uninhabitable accommodation	Nil	Nil	Nil	Nil	£200	Nil	£1,000	Nil
L	Pet care	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
M1	Scheduled airline failure	Nil	Nil	£1,500	Nil	Nil	Nil	Nil	Nil
M2	End supplier failure (including scheduled airline failure)	Nil	Nil	Nil	Nil	£1,500	Nil	£1,500	Nil
Golf Cover									
N1	Golf equipment	Nil	Nil	Nil	Nil	Nil	Nil	£2,000	£50
	Including: One item/pair or set of items limit	Nil		Nil		Nil		£500	
N2	Golf equipment hire	Nil	Nil	Nil	Nil	Nil	Nil	£50 per day up to £350	Nil
O	Green fees	Nil	Nil	Nil	Nil	Nil	Nil	£50 per day up to £350	Nil
Business Cover									
P1	Business equipment	Nil	Nil	Nil	Nil	Nil	Nil	£1,000	£50
	Including: One item/pair or set of items limit	Nil		Nil		Nil		£500	
	Business samples	Nil	Nil	Nil	Nil	Nil	Nil	£1,000	£50
	Including: One item/pair or set of items limit	Nil		Nil		Nil		£500	
P2	Business money	Nil	Nil	Nil	Nil	Nil	Nil	£500	£50
	Including: Cash limit	Nil		Nil		Nil		£300	
Q	Replacing staff	Nil	Nil	Nil	Nil	Nil	Nil	£1,500	Nil
Wedding Cover									
R1	Ceremonial attire	Nil	Nil	Nil	Nil	Nil	Nil	£1,500 per person	£50

Table of benefits (continued)

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
R2	Wedding gifts	Nil	Nil	Nil	Nil	Nil	Nil	£1,000 per couple	£50
	Including: One item/pair or set of items limit	Nil		Nil		Nil		£500	
R3	Wedding rings	Nil	Nil	Nil	Nil	Nil	Nil	£500	£50
	Including: Limit for each ring	Nil		Nil		Nil		£250	
R4	Photographs and video recording	Nil	Nil	Nil	Nil	Nil	Nil	£750	Nil

* **Excess**

If **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made. When dealing with claims under section A where a claim is being made for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

** Cover under section A (Cancelling **your trip**), section F1 (Personal belongings and baggage) and section F3 (Personal money) can be deleted by paying a reduced premium.

Table of benefits for Winter sports cover

Winter sports cover is only available if included on your policy schedule and you pay the required extra premium.

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
S1	Winter sports equipment you own	£300	£100	£400	£75	£1,000	£60	£1,000	£50
	Including: One item/pair or set of items limit	£150		£150		£1,000		£1,000	
	Hired winter sports equipment	£150		£200		£400		£500	
S2	Winter sports equipment hire	£15 per day up to £150	Nil	£20 per day up to £200	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
S3	Lift pass	£200	£100	£500	£75	£500	£60	£500	£50
T	Ski pack	£20 per day up to £200	Nil	£20 per day up to £400	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
U	Piste closure	£15 per day up to £150	Nil	£20 per day up to £300	Nil	£20 per day up to £300	Nil	£25 per day up to £500	Nil
V	Avalanche cover	£15 per day up to £150	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil
W	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil	£350	Nil

Table of benefits for Natural catastrophe travel cancellation and expenses cover

Natural catastrophe travel cancellation and expenses cover is only available if included on your policy schedule and the policyholder pays the required extra premium. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a natural catastrophe. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 52 for full details. No excess will apply to claims made under sections X1 to X8.

Section	Benefits	Budget cover	Standard cover	Premier cover	Premier Plus cover
		Sum insured up to:	Sum insured up to:	Sum insured up to:	Sum insured up to:
X1	Cancellation	£6,000	£6,000	£6,000	£6,000
Cover for the following additional costs:					
X2	Stranded at the United Kingdom departure point	£100	£100	£100	£100
X3	To reach your intended destination	£200	£200	£200	£200
X4	Stranded on an international connection	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X5	Stranded on your return journey home	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X6	Travel expenses to get home	£2,000	£2,000	£2,000	£2,000
X7	Car parking	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250
X8	Kennel or cattery fees	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250

Travel Insurance Policy Summary

Insurance Provider

This insurance is underwritten by AIG Europe Limited.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Table of benefits (see pages 1 to 4 of this document).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Emergency Medical Expenses</p> <p>The following limits and excesses apply per person, per incident:</p> <p>Budget cover: Up to £5,000,000 (£250 excess)</p> <p>Standard cover: Up to £10,000,000 (£150 excess)</p> <p>Premier cover: Up to £15,000,000 (£60 excess)</p> <p>Premier Plus cover: Up to £20,000,000 (£50 excess)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> • emergency medical, surgical and hospital treatment and ambulance costs; • additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and • repatriation to the United Kingdom if it is medically necessary. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, AIG Travel, immediately on phone number +44 (0) 1273 747 602; and • Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the claim relates to any heart condition, any circulatory condition, any respiratory condition or any cancerous condition which you knew about when you bought this insurance unless the condition has been declared to and accepted by us in writing; - the claim relates to you having a medical condition for which you are taking prescribed medication or you have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months unless the condition has been declared to and accepted by us in writing when you bought this insurance; - you are travelling against medical advice or with the intention of receiving medical treatment; 	<p>Pages 27 and 28, Section B1</p> <p>Page 19, 'Medical and Other Emergencies'</p> <p>Pages 13 and 14, 'Health Conditions'</p> <p>Page 24 and 25, General Exclusions, numbers 1 and 23</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> - you are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms when you buy this insurance and/or at the time of commencing travel or you have been given a terminal prognosis; or - the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip. 	
<p>Cancellation and Cutting Your Trip Short</p> <p>(By paying a reduced premium, cover under section A - Cancelling your trip can be deleted)</p> <p>The following limits and excesses apply per person, per trip:</p> <p>Budget cover: Up to £1,500 (£100 excess)</p> <p>Standard cover: Up to £3,000 (£75 excess)</p> <p>Premier cover: Up to £4,000 (£60 excess)</p> <p>Premier Plus cover: Up to £6,000 (£50 excess)</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact AIG Travel immediately. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - the reason for cancellation or cutting short your trip relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim unless declared to us and accepted for cover in writing. 	<p>Pages 26, 27, 30 and 31, Sections A and C</p> <p>Page 19, 'Medical and Other Emergencies'</p> <p>Pages 13 and 14, 'Health Conditions'</p> <p>Page 24, General Exclusions, number 1</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Belongings and Baggage</p> <p>(By paying a reduced premium, cover under this section can be deleted)</p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for the limit for any one item/ set or pair of items and for valuables and electronic/other equipment):</p> <p>Budget cover: Up to £1,000 (£100 excess)</p> <p>Standard cover: Up to £1,500 (£75 excess)</p> <p>Premier cover: Up to £2,000 (£60 excess)</p> <p>Premier Plus cover: Up to £3,000 (£50 excess)</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> • In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and • In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; - you leave your belongings or baggage unattended in a public place; - the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); - the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft; or - the loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature. 	<p>Pages 33, 34, 35 and 36, Section F1</p> <p>Page 21, General Definitions 'Pair or set of items'</p> <p>Page 22, General Definitions 'Valuables and electronic/other equipment'</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Money (By paying a reduced premium, cover under this section can be deleted)</p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons 17 years of age or under):</p> <p>Budget cover: Up to £200 (£125 cash limit, £100 excess)</p> <p>Standard cover: Up to £500 (£200 cash limit, £75 excess)</p> <p>Premier cover: Up to £500 (£250 cash limit, £60 excess)</p> <p>Premier Plus cover: Up to £500 (£350 cash limit, £50 excess)</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or - if, at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. 	<p>Pages 34, 35 and 36, Section F3</p>

Limitations		Policy Wording Reference
Excluded Countries	The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any claim arising before or during trips in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.	Pages 17 and 18, 'Geographical Areas' and Pages 24 and 25, General Exclusions, numbers 4 and 13
Age Limits	To be eligible for cover all persons must be 75 years of age or under at the date of buying this insurance. For Budget policies, all persons must be 65 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase.	Page 16, 'Age Limits'
Residency	You and all other insured persons must have your main home in the UK, have a UK National Insurance number (where aged 16 years of age or older) and be registered with a doctor in the UK at the time you buy or renew this policy. Residents of the Channel Islands and Isle of Man must have their main home in the Channel Islands or the Isle of Man respectively and be registered with a local doctor.	Page 15, 'Residency'
Sports and Activities	You must contact Direct Travel Insurance Customer Services by e-mailing info@direct-travel.co.uk if you are planning to participate in a sport or activity during your trip. Please note that if using a two-wheeled motor vehicle as a driver or passenger you must wear a crash helmet and the driver must hold a licence permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which you are travelling (if such a licence is required under the laws of that country).	Pages 15 and 55, 'Sports and Activities' and Page 25, General Exclusions, number 10
Upgrades	By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover or Natural Catastrophe travel cancellation and expenses cover. Please call Direct Travel Insurance Customer Services on 0333 300 0029 for further details.	Page 17, 'Upgrades' and Pages 48 to 54, Sections S to X
Law and Jurisdiction	This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, 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, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.	Page 12, 'Law and Jurisdiction'

Period of Insurance

Cover for cancellation starts at the time you book the trip or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as you start your trip.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period of cover as shown on your policy schedule, whichever is earlier. If you have arranged a One-Way policy, cover ends 24 hours after you first leave immigration control in your final country of destination or at the end of the period of cover as shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

Unless you have bought a One-Way policy, each trip must begin and end in the United Kingdom.

You must be 75 years of age or under at the date of buying this policy, with the exception of budget policies where you must be 65 years of age or under at the date of buying this policy.

If you are between 66 and 75 years of age, travel is restricted to 31 days. The start and end dates of your trip are set out on your policy schedule.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, the policyholder must contact Direct Travel Insurance within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium the policyholder has paid within 30 days of the date you contact Direct Travel Insurance to ask to cancel the policy.

We will not refund the policyholder's premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

To obtain a refund, please phone **0333 300 0029**, email **info@direct-travel.co.uk** or write to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF.**

Claim Notification

You can make a claim for all sections apart from sections M1 and M2 by contacting:

Direct Travel Insurance Claims, PO Box 60108, London SW20 8US

Phone: 0845 603 6497

Fax: 01273 376 935

E-mail: uk.claims@aig.com

You can make a claim under section M1 and M2 by contacting:

IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR

Phone: 020 8776 3752

E-mail: info@ipplondon.co.uk

Website: www.ipplondon.co.uk (a claim form may be downloaded from this site)

Your Right to Complain

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

All complaints, apart from those in respect of sections M1 and M2:

Customer Relations, Direct Travel Insurance, P.O. Box 2157, Shoreham By Sea, BN43 9DH

Phone (claims): 0845 603 6497

Phone (non-claims): 0333 300 0029

E-mail: ukcustomerrelations@aig.com

In relation to Complaints under section M1 and M2:

The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Phone: 020 8776 3750

Email: info@ipplondon.co.uk

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it previously.

The Financial Ombudsman Service address is:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home)

0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

E-mail: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not affect your right to take legal action.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

AIG Europe Limited is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type 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 741 4100 or 0800 678 1100.

Policy Wording

General information about this insurance

Insurance provider

This insurance is underwritten by AIG Europe Limited. AIG Europe Limited is registered in England under number 1486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom. AIG Europe Limited is a member of the Association of British Insurers.

AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the FS Register (www.fca.org.uk).

This policy is sold and administered by Direct Travel Insurance. Direct Travel Insurance is a trading name of AIG Travel Europe Limited which is authorised and regulated by the Financial Conduct Authority (FRN 312350). This can be checked by visiting the FS Register (www.fca.org.uk).

AIG Travel EMEA Limited provides claims handling services on behalf of AIG Europe Limited and is also a provider of medical assistance services.

In the policy **we** will refer to AIG Travel EMEA Limited as AIG Travel.

Your Single trip travel insurance

This policy wording along with **your policy schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents detail and explain what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought a Budget, Standard, Premier or Premier Plus policy and additional sections of cover will apply if the **policyholder** has paid the required premium for policy upgrades.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

Law and jurisdiction

This policy will be governed by English law and the **policyholder, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides 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, unless agreed to the contrary by the **policyholder** and **us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Financial Services Compensation Scheme (FSCS)

AIG Europe Limited is covered by the FSCS. If **we** are unable to meet **our** financial obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type 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 741 4100**, or **0800 678 1100**.

How we use personal information

We are committed to protecting the privacy of customers, claimants and other business contacts. "Personal Information" identifies and relates to **you** or other individuals (e.g. **your** dependants). By providing Personal Information **you** give permission for its use as described below. If **you** provide Personal Information about another individual, **you** confirm that **you** are authorised to provide it for use as described below.

The types of Personal Information **we** may collect and why - Depending on **our** relationship with **you**, Personal Information collected may include: identification and contact information, payment card and bank account, credit reference and scoring information, sensitive information about health or medical condition, and other Personal Information provided by **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Decision-making on provision of insurance cover and payment plan eligibility
- Assistance and advice on medical and travel matters
- Management and audit of **our** business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside **your** country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

To opt-out of marketing communications contact **us** by e-mail at: opt-out@aig.com or by writing to: **Marketing Preference Team, AIG, Norfolk House, Wellesley Road, Croydon, Surrey, CR0 1LH, United Kingdom**. If **you** opt-out **we** may still send **you** other important communications, e.g. communications relating to administration of **your** insurance policy or claim.

Sharing of Personal Information - For the above purposes Personal Information may be shared with **our** group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to detect and prevent fraud or to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer - Due to the global nature of **our** business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in **your** country of residence.

Security and retention of Personal Information – Appropriate legal and security measures are used to protect Personal Information. **Our** service providers are also selected carefully and required to use appropriate protective measures. Personal Information will be retained for the period necessary to fulfil the purposes described above.

Requests or questions - To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: DataProtectionOfficer@aig.com or write to **Data Protection Officer, Legal Department, AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London, EC3M 4AB**.

More details about **our** use of Personal Information can be found in **our** full Privacy Policy at www.aigdirect.co.uk/privacy-policy or **you** may request a copy using the contact details above.

Important things you need to know about your policy before you travel

Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions at any time in the past unless the condition has been declared to **us** and accepted by **us** in writing:

- any heart or circulatory condition; or
- any respiratory condition; or
- any cancerous condition.

or:

- any diagnosed psychological or psychiatric disorder, anxiety or depression which has required medication or treatment in the two years before purchasing this insurance.

A declaration must also be made to **us** and **we** must agree to provide cover in writing if any of the following apply to **you** or to anyone insured on this policy at the time of purchasing this insurance:

- **you** have a medical condition for which **you** are taking prescribed medication; or
- **you** have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.

To declare any of the above, please contact Direct Travel Insurance Customer Services by phoning **0333 300 0029**. Failure to declare a medical condition will result in claims relating to the undisclosed condition not being covered.

Please refer to General exclusions numbers 1 to 3 on page 24 for further information.

Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section A (Cancelling **your trip**) or section C (Cutting **your trip** short) arising from any medical condition **you** knew about at the time of purchasing this insurance and that affects a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with if during the three months before **you** purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have been referred to or seen by a medical specialist or needed inpatient treatment;
- are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms; or
- have been given a terminal prognosis.

Changes to your health after purchasing your policy

If after the **policyholder** has paid the insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition **you** receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, **you** do not have a duty to disclose details of **your** change in circumstances to Direct Travel Insurance Customer Services before **your trip**.

Provided **you** were not aware of the medical condition and **you** were not aware **you** would need to receive medical treatment or undergo investigations at the date the **policyholder** paid the insurance premium, cover will continue under the existing terms of the policy. However, if **you** are no longer able to travel on **your** forthcoming **trip** due to **your** change in circumstances, **you** would be entitled to make a claim under section A (Cancelling **your trip**) for **your** costs which cannot be recovered from elsewhere.

Please refer to General exclusion number 1 on page 24 for further information.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available about enrolling in the Medicare scheme in Australia from the following website: www.hic.gov.au.

If **you** present **your** EHIC to the treating **doctor** or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will save **you** paying the policy excess under section B1 (Medical and other expenses outside of the **United Kingdom**) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

Residency

You and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (when aged 16 years of age or older) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy.

Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the 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.

If **your** flight is delayed or cancelled, **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).

Sports and activities

If **you** intend to take part in a sport or activity during **your** trip, please contact Direct Travel Insurance Customer Services by phoning 0333 300 0029 or by e-mailing info@direct-travel.co.uk before taking part to make sure that cover is provided.

Cancellations and refunds

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact **us** by phoning **0333 300 0029**, emailing **info@direct-travel.co.uk** or by writing to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium the **policyholder** has paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

If **you** are a Single Trip **policyholder**, **we** will not refund the **policyholder's** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

Your right to cancel the policy outside the 14-day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling-off period, the **policyholder** must contact **us** by phoning **0333 300 0029**, emailing **info@direct-travel.co.uk** or by writing to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**. In line with the terms outlined below **we** will refund a proportion of the premium the **policyholder** has paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

If **you** have not travelled or made a claim before **you** asked to cancel the policy, the **policyholder** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover plus a £15 administration fee.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 23 of this policy which is incapable of remedy or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Age limits

The person buying this insurance must be 18 years of age or over at the date of buying this policy.

All **insured persons** must be 75 years of age or under at the date of buying this policy, with the exception of budget policies where all **insured persons** must be 65 years of age or under at the date of buying this policy. If **you** are between 66 and 75 years of age, travel is restricted to 31 days.

Cover options available

Types of cover and durations

Single Trip

This gives **you** cover to travel on one **trip** for:

- up to 365 days if **you** are 65 years of age or under; or
- up to 31 days if **you** are between 66 and 75 years of age.

Please note:

It does not matter how long **you** buy a policy for. Cover ends on the end date shown on **your policy schedule** or when **you** return to the **United Kingdom** whichever is sooner, unless **your trip** cannot be completed for reasons beyond **your** control, for example, if **you** are unable to return back to the **United Kingdom** as planned due to illness or injury or if **you** are unable to return as planned due to unavoidable delays affecting **your** return flight or **public transport**.

One-Way Trip

This provides cover for a single one-way **trip** for up to 31 days. Cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** shown on **your policy schedule**, whichever is earlier.

Upgrades

The following upgrades are available by paying an additional premium:

Winter sports cover

Please see page 48 for a list of **winter sports** activities which are covered by this policy. If the **winter sport you** intend to take part in is not shown in the list, please check that cover will be provided by contacting Direct Travel Insurance Customer Services on **0333 300 0029** or by e-mailing **info@direct-travel.co.uk**. Please see sections S to W for full details of cover.

Natural catastrophe travel cancellation and expenses cover

You can buy cover for the duration of **your trip**. Please see section X for full details of cover.

Removing sections of cover

By paying a reduced premium, cover can be removed under the following sections:

- Cancelling **your trip**; or
- Personal belongings and baggage only; or
- Personal belongings and baggage and Personal money; or
- Cancelling **your trip**, Personal belongings and baggage and Personal money.

Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

United Kingdom

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

Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland, but not including Egypt, Israel, Morocco and Tunisia.

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note:

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 arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

If **you** have arranged a One-Way policy, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

Cover cannot start after **you** have left the **United Kingdom**.

Each **trip** must begin and end in the **United Kingdom**, unless **you** have bought a One-Way policy, in which case **your trip** must begin in the **United Kingdom**.

Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact Direct Travel Insurance Customer Services on **0333 300 0029** or by e-mailing **info@direct-travel.co.uk**. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to Direct Travel Insurance Customer Services for consideration.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by AIG Travel if the extension is due to medical reasons. All requests for more than 30 days must be authorised by AIG Travel. Please see Medical and other emergencies on page 19 for details of how to contact AIG Travel.

Medical and other emergencies

The Medical Emergency Assistance Company, AIG Travel, will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 747 602 or alternatively +1 877 897 1933 if **you** are travelling within the United States.

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@aig.com

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your** GP.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

If **you** have to return to the **United Kingdom** under section C (Cutting **your** trip short) or section B1 (Medical and other expenses outside of the **United Kingdom**) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

Special note to US medical providers: Please contact AIG Travel by phoning: **+1 877 897 1933**

All claims and billing correspondence should be sent to:

**AIG Travel, PO Box 0852
Attn: Shoreham Claims
Stevens Point, WI 54481
United States**



How to make a claim

You must register a claim under all sections apart from section M1 (Scheduled airline failure) and section M2 (End supplier failure) by contacting the following company:

Direct Travel Insurance Claims
PO Box 60108, London SW20 8US
Phone: 0845 603 6497
Fax: 01273 376 935
E-mail: uk.claims@aig.com

(For details of how to claim under section M1 (Scheduled airline failure) and section M2 (End supplier failure) please see page 42.)

Please note:

All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

Direct Travel Insurance Claims are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to General conditions on page 23.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act.

How to make a complaint

We believe **you** deserve courteous, fair and prompt service. If there is any occasion when **our** service does not meet **your** expectations please contact **us** using the appropriate contact details below, providing the Policy/Claim Number and the name of the **Policyholder/Insured Person** to help **us** deal with **your** comments quickly.

All complaints, apart from those in respect of section M1 (Scheduled airline failure) and section M2 (End supplier failure):

Customer Relations, Direct Travel Insurance, P.O. Box 2157, Shoreham By Sea, BN43 9DH
Phone (claims): 0845 603 6497
Phone (non-claims): 0333 300 0029
E-mail: ukcustomerrelations@aig.com

(For details of how to register a complaint relating to section M1 (Scheduled airline failure) and section M2 (End supplier failure) please see page 43.)

We will acknowledge the complaint within 5 business days of receiving it, keep **you** informed of progress and do **our** best to resolve matters to **your** satisfaction within 8 weeks. If **we** are unable to do this **you** may be entitled to refer the complaint to the Financial Ombudsman Service who will review **your** case. **We** will provide full details of how to do this when **we** provide **our** final response letter addressing the issues raised.

Please note: The Financial Ombudsman Service may not be able to consider a complaint if **you** have not provided **us** with the opportunity to resolve it previously.

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

Telephone: 0800 023 4567
(free for people phoning from a "fixed line", i.e. a landline at home)

Telephone: 0300 123 9123
(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

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

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 36, 43, 45 and 48 for further definitions.

British Isles

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

Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Child/Children

A person who is 17 years of age or under.

Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

Flood

A general and temporary covering of water of two or more acres of normally dry land.

Home

An **insured person's** usual place of residence within the **United Kingdom**.

Insured person

The person or persons shown on the **policy schedule**.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Parent

A person with parental responsibility including a legal guardian acting in that capacity.

Partner

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

Period of cover

As defined in the **policy schedule**.

Policyholder

The person who has paid for this policy and is shown on the **policy schedule**.

Policy schedule

The document showing details of the cover and which should be read with this policy.

Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

Relative

Your or **your partner's** parent, brother, sister, **child**, grandparent, grandchild, step-parent, stepbrother, stepsister or next of kin.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be unattended even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

United Kingdom

The **British Isles** and the **Channel Islands**.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Military action, either between nations or resulting from civil war or revolution.

We, us, our

ALG Europe Limited in respect of all sections of cover except section M1 (Scheduled airline failure) and section M2 (End supplier failure). A consortium of Association of British Insurers member companies and Lloyds Syndicates in respect of cover under section M1 (Scheduled airline failure) and section M2 (End supplier failure).

You, your, yourself

An **insured person**.

General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday).
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance. (For example if **you** receive hospital treatment in a European Union country, **you** should produce **your** European Health Insurance Card (EHIC), if **you** have one).
3. **You** must give Direct Travel Insurance Claims all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid on behalf of the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
10. After a claim has been settled, any damaged items which **you** have sent into Direct Travel Insurance Claims will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
 - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
 - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under or their executor or personal representative in the event of the **death** of an **insured person**) or **us** may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.

1. Any claim arising as a result of the following:
 - a. If before purchasing this insurance **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:
 - any heart or circulatory condition; or
 - any respiratory condition; or
 - any cancerous condition.
 - b. If before purchasing this insurance **you** or anyone insured on this policy have suffered from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - **you** have a medical condition for which **you** are taking prescribed medication; or
 - **you** have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.Please refer to the Health conditions section on pages 13 and 14 of this policy wording for further details.
 - c. **You** are travelling with the purpose of receiving medical treatment abroad.
 - d. **You, a relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for medical investigation or treatment for any diagnosed or undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
 - e. **You, a relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance, unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing.
4. Any claim arising before or during **trips** in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
5. Any claim 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.
6. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).

10. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
 - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
 - b) as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
11. 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 A to X, 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).
12. 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** (unless the policy **you** have purchased entitles **you** to cover under section M1 (Scheduled airline failure) or section M2 (End supplier failure)).
13. Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Any claim involving **you** taking part in **manual labour** during **your trip** unless it had been referred to and agreed by **us** prior to the date of **your** claim.
17. Any claim involving **you** taking part in any sport or activity unless the **policyholder** has paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 15 and page 55 of this policy wording for further details.
18. Any claim relating to **winter sports** unless the **policyholder** has paid the necessary premium to extend **your** policy to provide cover for this.
19. Any claim arising from:
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
20. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.
21. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
22. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
23. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

Sections of cover

Section A – Cancelling your trip

Please note: No cover shall be provided under this section if the policyholder has paid the reduced premium to delete cancellation cover.

What you are covered for under section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number 1d and 1e for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** purchased this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the the company with whom **you** have made **your** booking with as soon as **you** know **you** have to cancel **your trip**.

5. **You** being unable to travel due to **your** failure to obtain the passport, visa or other required documentation that **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs that have not been incurred by or on behalf of an **insured person**.
8. Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or holiday club membership fees.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 19 for further details).

What **you** are covered for under section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your** **trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.
4. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.

6. **Residents of the Channel Islands only.** Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the **United Kingdom** (excluding travel within the **Channel Islands**) which are not covered by any provision of emergency medical treatment agreements between the **Channel Islands** and **United Kingdom's** national health services.

Please note: 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 **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 15 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
8. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
9. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom** (unless **you** have purchased **winter sports** cover, in which case **you** may be entitled to claim under section W (Physiotherapy in the **United Kingdom**)).
10. If **you** become injured or die as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
11. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
12. Treatment in a private hospital or private clinic where suitable state facilities are available.
13. Damage to dentures.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Section B2 – Expenses within the United Kingdom

Please note: For details of the medical and other expenses cover provided to residents of the Channel Islands, please see section B1.

What you are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward **trip**) to allow **you** to return **home**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

What you are not covered for under section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Section B3 – Hospital benefit

Please note: This section does not apply to trips taken within the United Kingdom. No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section B3

We will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Section B4 – Mugging benefit

Please note: This section only applies if you have purchased a Premier or Premier Plus policy.

What you are covered for under section B4

We will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: You must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections B1 to B4 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B4 only)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section C – Cutting your trip short

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 19 for further details).

What you are covered for under section C

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, avios airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** are travelling with or a **relative** or friend who **you** are staying with during **your trip**.
3. **Your** inability to use, or participate in, pre paid activities, excursions or tours due to **you** becoming temporarily ill or injured during **your trip**.
4. If the police or relevant authority need **you** to return to **your home** in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business.

5. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

Please note: We will calculate claims for cutting short **your trip** from the day **you** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

What you are not covered for under section C

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the **United Kingdom** if we have paid additional travel costs for **you** to cut short **your trip**.
7. Costs where **your** inability to use pre paid activities, excursions, or tours due to temporarily illness or injury is not verified in writing by **your** treating **doctor**.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section C may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas
- An official letter from **your** treating **doctor** to confirm **your** temporary illness or injury

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section D1 – Missed departure

Please note: No cover is provided under this section if **you** have purchased a **Budget** policy.

What you are covered for under section D1

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- **public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

Section D2 – Missed connection

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section D2

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to:

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

What you are not covered for under sections D1 and D2

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If the **policyholder** has paid the required premium for **natural catastrophe** travel cancellation and expenses cover, please see section X for details of what **you** are entitled to claim.)
2. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections D1 and D2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section E1 – Travel delay

Please note: You are entitled to claim under section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have purchased a Budget policy.

What you are covered for under section E1

We will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for under section E2

We will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, avios, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If the **policyholder** has paid the required premium for **natural catastrophe** travel cancellation and expenses cover, please see section X for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, 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 Direct Travel Insurance Claims to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (for claims under section E2 only)

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section F1 – Personal belongings and baggage

Please note: No cover shall be provided under this section if the **policyholder** has paid the reduced premium to delete **Personal belongings** cover.

What you are covered for under section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 21.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on page 22.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

Section F3 – Personal money

Please note: No cover shall be provided under this section if the policyholder has paid the reduced premium to delete Personal money cover.

What you are covered for under section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

Section F4 – Passport and travel documents

What you are covered for under section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your** trip:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2 or section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Any claim for loss, theft, damage or delay to **winter sports equipment** or **golf equipment**.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide Direct Travel Insurance Claims with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Claims evidence required for sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact Direct Travel Insurance Claims to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

Section G – Personal accident

Please note: No cover is provided under this section if you have purchased a Budget policy.

Definitions relating to this section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section G

We will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**:

- **Loss of limb** (a limb means an arm, hand, leg or foot);
- **Loss of sight;**
- **Permanent total disablement;** or
- Accidental death.

Please note: We will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

If **you** are 17 years of age or under or if **you** are 66 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims advice for section G

- Please phone Direct Travel Insurance Claims on **0845 603 6497** to ask for advice as soon as **you** need to make a claim

Section H – Personal liability

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section H

We will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**).
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
 - f. as a result of a **winter sports** activity if **you** have not purchased the additional **winter sports** cover.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Important information:

- **You** must give Direct Travel Insurance Claims notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help Direct Travel Insurance Claims and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get Direct Travel Insurance Claims' permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell Direct Travel Insurance Claims as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive

Section I – Legal expenses

Please note: This section does not apply to trips within the United Kingdom. No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section I

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

What you are not covered for under section I

1. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, Direct Travel Insurance, AIG Travel, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
6. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
7. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.
9. Any claims from **you** becoming injured or dying as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

Claims advice for section I

- Please phone Direct Travel Insurance Claims on **0845 603 6497** to ask for advice as soon as **you** need to make a claim

Section J – Hijack

Please note: No cover is provided under this section if you have purchased a Budget policy or a Standard policy.

What you are covered for under section J

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section J may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section K – Uninhabitable accommodation

Please note: No cover is provided under this section if you have purchased a Budget policy or a Standard policy.

What you are covered for under section K

We will pay up to the amount shown in the table of benefits if after **you** have commenced **your trip** you pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, **flood**, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

Please note: **You** must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. **You** must keep all receipts for the extra expenses **you** pay.

What you are not covered for under section K

1. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
2. Any claim resulting from **you** travelling against the advice of the national or local authority.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section K may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- Invoices and receipts for **your** expenses

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section L – Pet care

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section L

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**), which results in a delay to **your** planned return journey to the **United Kingdom** of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

You must keep all receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for under section L

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, 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 the Direct Travel Insurance Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section L may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Cover under sections M1 and M2 is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by certain underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958).

Section M1 – Scheduled airline failure

Please note: Cover is only provided under this section if you have purchased a Standard policy.

What you are covered for under section M1

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice and airline ticket for:

- Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
 - i) the additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - ii) if curtailment of the **trip** is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained the Insurers' approval prior to incurring the relevant costs by contacting the Insurer as set out on the following page.

What you are not covered for under section M1

1. Scheduled airline flights not booked by **you** from within the **United Kingdom**.
2. Any costs resulting from the insolvency of:
 - a. any scheduled airline which is in Chapter 11 or any threat of insolvency being known at the date of issue of the **policy schedule**.
 - b. any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled airline flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. 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, villa, car hire or cruise following the financial failure of an airline.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Section M2 – End supplier failure

Please note: Cover is only provided under this section if you have purchased a Premier or Premier Plus policy.

What you are covered for under section M2

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice for:

- Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Theme Park all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
 - i) additional pro rata costs incurred by the **insured person** in replacing that part of the travel arrangements to a similar standard to that originally booked; or
 - ii) if curtailment of the holiday is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard to that originally booked.

PROVIDED THAT in the case of i) and ii) above where practicable the **insured person** shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.

What you are not covered for under section M2

1. Travel and accommodation not booked within the **United Kingdom** 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 person** 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.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

How to make a claim under sections M1 and M2

Any occurrence which may give rise to a claim under this section 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

Phone: 020 8776 3752

E-mail: info@ipplondon.co.uk

Website: www.ipplondon.co.uk (a claim form may be downloaded from this site)

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 claims under all other sections of this policy, please see the How to make a claim section on page 20.

How to make a complaint under sections M1 and M2

If you have a complaint regarding section M1 and M2, your comments are welcome and please contact:

The Customer Services Manager
International Passenger Protection Limited,
IPP House, 22-26 Station Road,
West Wickham,
Kent BR4 0PR

Tel: (020) 8776 3750
Fax: (020) 8776 3751
Email: info@ipplondon.co.uk

Any complaint will be acknowledged within 5 working days advising you of who is dealing with your concerns and attempt to address them.

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

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

Policyholder and Market Assistance
Lloyd's
One Lime Street
London EC3N 7HA
Email: complaints@lloyds.com

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

Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567

(free for people phoning from a "fixed line", i.e. a landline at home)

Telephone: 0300 123 9123

(free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

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

Making a complaint will not affect your right to take legal action. For complaints under all other sections of this policy, please see the How to make a complaint section on page 20.

Golf cover

Please note: The following sections only apply if you have purchased a Premier Plus policy.

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section N1 – Golf equipment

What you are covered for under section N1

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 21.

You must bring any damaged **golf equipment** back to the **United Kingdom** for inspection.

Our liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section N2 – Golf equipment hire

What you are covered for under section N2

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire.

What you are not covered for under section N1 and N2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section N1).
2. **Golf equipment you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections N1 and N2 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section O – Green fees

What you are covered for under section O

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss or theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section O may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents - police report

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Business cover

Please note: The following sections only apply if you have purchased a Premier Plus policy.

Definition relating to business cover

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

Section P1 – Business equipment

What you are covered for under section P1

We will pay up to the amount shown in the table of benefits for the following:

- **Business equipment** which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount we will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 21) and samples; and
- Buying essential items if **your business equipment** is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged **business equipment** back to the **United Kingdom** for inspection.

Section P2 – Business money

What you are covered for under section P2

We will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

What you are not covered for under sections P1 and P2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. **Business equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to **business equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections P1 and P2 may include

- Loss or theft - police report
- Loss, theft, damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **business equipment**
- Proof of value and ownership

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section Q – Replacing staff

What you are covered for under section Q

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) **you** are prevented from going to a planned business meeting during **your trip**. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from the **United Kingdom** to go to the meeting.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section Q may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associate's** expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned business meeting

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Wedding cover

Please note: The following sections only apply if you have purchased a Premier Plus policy.

Section R1 – Ceremonial attire

What you are covered for under section R1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section R2 – Wedding gifts

What you are covered for under section R2

We will pay the insured couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**. Please note the maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 21.

Section R3 – Wedding rings

What you are covered for under section R3

We will pay up to the amount shown in the table of benefits for the bride and grooms wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount we will pay for any one ring is shown in the table of benefits.

Section R4 – Photographs and video recording

What you are covered for under section R4

We will pay the insured couple up to the amount shown in the table of benefits for reasonable additional costs incurred to make photographic reprints, copy the video/digital recording or retake photographs/video or digital recordings at a later date either during the **trip** or at a venue in the **United Kingdom** if:

- the professional photographer who was booked to take the photographs/video or digital recordings on **your** wedding day is unable to fulfil their obligations due to bodily injury, illness or unavoidable and unforeseen transport delays;
- the photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

What you are not covered for under sections R1, R2, R3 and R4

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by Customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.

12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder to mobile phones (including smart phones and tablet computers), spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence for sections R1 to R4 may include

- Loss or theft to property - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

Please note: We may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Winter sports cover

Please note: The following sections only apply if the policyholder has paid the required premium for winter sports cover and this is shown on your policy schedule.

Definitions relating to winter sports cover

Winter sports

Bigfoot skiing, cat skiing or boarding, cross country skiing, curling, glacier skiing*, glacier walking (up to 4,000 metres), heli-skiing*, ice climbing*, ice curling, ice diving, ice hockey*, ice skating, kite skiing*, kite snowboarding*, langlauf, mono skiing, off piste skiing or snowboarding (except in areas considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, ski randonnee*, ski touring, ski-dooing*, sledging/sleighting, snowboarding, snow mobiling*, speed skating and tobogganing.

* Cover for these **winter sports** may require the **policyholder** to pay an additional premium over and above the normal **winter sports** premium. In some cases, **your** excess under section B1 (Medical and other expenses outside of the **United Kingdom**) will be increased to £250, and there will be no cover provided under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity.

If **you** intend to participate in any of the activities listed above, please ensure that **you** check with Direct Travel Insurance Customer Services by phoning **0333 300 0029** or by e-mailing **info@direct-travel.co.uk** before taking part.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

Section S1 – Winter sports equipment

What you are covered for under section S1

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you** which is lost, stolen or damaged during **your trip**.

Please note:

- A deduction will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows:
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Over 60 months old – 20% of the purchase price

- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 21.
- **You** must bring any damaged **winter sports equipment you** own back to the **United Kingdom** for inspection.

Section S2 – Winter sports equipment hire

What you are covered for under section S2

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **winter sports equipment** that **you** hire.

Section S3 – Lift pass

What you are covered for under section S3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

What you are not covered for under sections S1, S2 and S3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section S2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Winter sports equipment you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections S1 to S3 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section T – Ski pack

What you are covered for under section T

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section T may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section U – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section U

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, at least 80% of all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section U may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case we will contact **you**.

Section V – Avalanche cover

What you are covered for under section V

We will pay up to the amount shown in the table of benefits for reasonable additional travel and accommodation expenses if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: **You** must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section V may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Section W – Physiotherapy in the United Kingdom

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section W

We will pay up to the amount shown in the table of benefits for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return **home** if **you** sustain an injury during **your trip** whilst taking part in **winter sports** activities.

What you are not covered for under section W

1. The cost of all treatment which is not directly related to the injury that caused the claim.
2. Any expenses which are not usual, reasonable or customary to treat **your** injury.

Please also refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for section W may include

- Invoices and receipts for **your** physiotherapy treatment
- An official letter from the treating physiotherapist to confirm that the treatment provided is in respect of continuation of the treatment for an injury sustained during **your trip**

Please note: We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Natural catastrophe travel cancellation and expenses cover

Please note: The following sections only apply if the policyholder has paid the required premium for Natural catastrophe travel cancellation and expenses cover and this is shown on your policy schedule. Please note that cover cannot be purchased after you have started your trip.

If at the time of purchasing this insurance 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 in the table of benefits will be reduced by 75%.

Section X1 – Cancellation

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and
- 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**.

Section X2 – Additional expenses 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 the amount shown on the table of benefits for reasonable additional and unexpected:

- accommodation;
- cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- food and drink; and
- 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 trip** after 24 hours, **you** may submit a claim under Section X1 (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 Direct Travel Insurance Claims to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

Section X3 – 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 the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Section X4 – Additional expenses if you are stranded on an international connection

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;

- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

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

Section X5 – Additional expenses if you are stranded on your return journey home

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

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

Section X6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** 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** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

You must contact AIG Travel before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for **you**. The contact details are:

Phone: +44 (0) 1273 747 602

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@aig.com

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 AIG Travel before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. AIG Travel will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

Section X7 – Additional car parking costs

We will pay up to the amount shown on the table of benefits 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**.

Section X8 – Additional kennel or cattery fees

We will pay up to the amount shown on the table of benefits 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**.

Special conditions which apply to sections X1 to X8

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 15 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 AIG Travel before making arrangements to return **home** under section X6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on pages 24 and 25 of this policy wording for details of what is not covered.

Claims evidence required for sections X1 to X8 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section X1 (Cancellation) – 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 sections X2 to X8 – 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.

Please note: **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Talking Nurses



A friendly voice when you're in a foreign land

Becoming ill while **you** are abroad can be a daunting experience - **you** might not speak the language, understand the medical process or know what medication **you** need to buy. So, just in case **you** find **yourself** in this situation, **we** have introduced a unique assistance service, Talking Nurses. Talking Nurses is a telephone-based service (provided by Healix Medical Partnership LLP) available to all **policyholders** and gives **you** access to medical advice from qualified nurses, with **doctor** support if required, 24 hours a day, 7 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**. Please note that the Talking Nurses service does not include the diagnosis of medical symptoms or the prescription of medication and treatment.

The Talking Nurses service is provided to help with **your** medical questions, before and during travel, and the advice is complimentary to all **insured persons**.

To contact Talking Nurses please call:
0800 975 0463 from within the United Kingdom or
+44 (208) 481 7789 from outside the United Kingdom

Sports and activities (See page 15)

Cover is available for certain sports and activities. **You** must notify **us** when purchasing **your** policy if **you** intend to participate in any activities during **your** insured **trip**.

Should **you** decide to participate in an activity after having purchased **your** policy, please ensure that **you** first check with Direct Travel Insurance Customer Services by phoning **0333 300 0029** or by e-mailing **info@direct-travel.co.uk** before taking part.

We are able to cover many activities as standard, however some may require the **policyholder** to pay an additional premium for cover to apply.

It is a condition of this insurance that:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

In the case of some extreme sports, **your** excess under section B1 (Medical and other expenses outside of the **United Kingdom**) will be increased to £250 and there will be no cover under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity, or exclude cover completely.

If **you** wish to take part in an activity during your **trip** or if **you** are in any doubt as to whether or not an activity **you** intend to participate in during **your trip** will be covered, please contact Direct Travel Insurance Customer Services by phoning **0333 300 0029** or by e-mailing **info@direct-travel.co.uk** before taking part to make sure that cover is provided.

Concierge service

Premier and Premier Plus Policies only

Concierge Service +44 (0) 1273 747 613

AIG Travel will provide **you** with a concierge service with many benefits for business and leisure travellers.

AIG Travel can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your** journey. AIG Travel will act on **your** behalf and as an intermediary in locating entertainment tickets and retail items; they can send gifts for **you**, make restaurant reservations and assist **you** in **your** travel arrangements.

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

Use the appropriate international dialling code for the **United Kingdom** followed by **1273 747 613**.

Alternatively **you** can contact AIG Travel by e-mailing **uk.assistance@aig.com**. Please give AIG Travel **your** valid **policy schedule** number. Say that **you** are insured with Direct Travel Insurance. If **you** need emergency assistance please refer to page 19.

Concierge services and examples of use:

1. Business e.g. secretarial services, hotel conference facilities.
2. Entertainment e.g. ticket reservations, sporting events, sightseeing information.
3. Fine foods and flowers e.g. gift deliveries of champagne and chocolates.
4. Hotels and restaurants e.g. restaurant reservations, hotel referrals.
5. Information e.g. passport and visa information, weather and currency information.
6. Local assistance and referrals e.g. appointments with local services, relay of urgent messages.
7. Travel and transportation e.g. luxury car rental, chauffeurs and transfers, ticket reservations.

Conditions relating to use:

1. AIG Travel 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) AIG Travel recommend that they are insured for mailing and shipping. AIG Travel will accept no responsibility for any delay, loss, damage or resulting consequences.
3. AIG Travel 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, AIG Travel 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. AIG Travel will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
6. AIG Travel 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, AIG Travel will inform **you** of the potential risks. Should **you** choose to utilise the services of such a provider, AIG Travel will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
7. AIG Travel will accept no liability arising from any provider that does not fulfil their obligations to **you**.

Summary of important contact details

CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS

Phone: 0333 300 0029

E-mail: info@direct-travel.co.uk

Phone lines are open Monday to Friday between 8am and 8pm and Weekends and Bank Holidays between 9am and 5pm (with the exception of Christmas Day, Boxing Day and New Years Day)

MEDICAL ASSISTANCE – AIG Travel

Phone: +44 (0) 1273 747 602 Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@aig.com

Phone lines are open 24 hours a day, 7 days a week

CLAIMS – Direct Travel Insurance Claims

Address: PO Box 60108, London SW20 8US

Phone: 0845 603 6497 Fax: 01273 376 935 E-mail: uk.claims@aig.com

The claims department are open Monday to Friday between 9am and 5pm.

Alternatively you can register a claim by going to www.direct-travel.co.uk/faq/how-do-i-make-a-claim.aspx

NATURAL CATASTROPHE COVER – If you need to make alternative travel arrangements under section X6 (see page 53 for details)

Phone: +44 (0) 1273 747 602 Fax: +44 (0) 1273 376 935 E-mail: uk.assistance@aig.com

Phone lines are open 24 hours a day, 7 days a week

TALKING NURSES – (see page 55 for details)

Phone: +44 (0) 208 481 7789

Phone: 0800 975 0463 from within the United Kingdom

Phone: +44 (0) 2084 817 789 from outside the United Kingdom

Phone lines are open 24 hours a day, 7 days a week

SALES – Direct Travel Insurance

Website: www.direct-travel.co.uk Phone: 0333 300 0029

Phone lines are open Monday to Friday between 8am and 8pm and Weekends and Bank Holidays between 9am and 5pm (with the exception of Christmas Day, Boxing Day and New Years Day)