



direct**travel**
insurance

Your travel insurance policy documentation

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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 page 24.

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, Premier Plus cover or Backpacker 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 for Single Trip and Annual Multi-Trip cover

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**	£2,000	£100	£3,000	£75	£4,000	£60	£6,000	£50
B1	Medical and other expenses outside of the United Kingdom	£5,000,000	£200	£10,000,000	£75	£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	£2,000	£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**	£1,500	£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	
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 up to £450	Nil

Table of benefits for Single Trip and Annual Multi-Trip cover (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 years 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	£1,500	Nil	£1,500	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.

By paying the required premium for an excess waiver, all excesses referred to in the table above and on the previous page will be reduced to nil.

** 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 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*
N1	Winter sports equipment you own Including: One item/pair or set of items limit Hired winter sports equipment	£300	£100	£400	£75	£1,000	£60	£1,000	£50
		£150		£150		£1,000		£1,000	
		£150		£200		£400		£500	
N2	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
N3	Lift pass	£200	£100	£500	£75	£500	£60	£500	£50
O	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
P	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
Q	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
R	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil	£350	Nil

Table of benefits for Golf cover

Golf cover is only available if 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	Golf equipment Including: One item/pair or set of items limit	£2,000 £500	£100	£2,000 £500	£75	£2,000 £500	£60	£2,000 £500	£50
S2	Golf equipment hire	£50 per day up to £350	Nil	£50 per day up to £350	Nil	£50 per day up to £350	Nil	£50 per day up to £350	Nil
T	Green fees	£50 per day up to £350	Nil	£50 per day up to £350	Nil	£50 per day up to £350	Nil	£50 per day up to £350	Nil

Table of benefits for Business cover

Business cover is only available if 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*
U1	Business equipment Including: One item/pair or set of items limit Business samples Including: One item/pair or set of items limit	£1,000	£100	£1,000	£75	£1,000	£60	£1,000	£50
		£500		£500		£500		£500	
		£1,000	£100	£1,000	£75	£1,000	£60	£1,000	£50
U2	Business money Including: Cash limit	£500	£100	£500	£75	£500	£60	£500	£50
		£300		£300		£300		£300	
V	Replacing staff	£1,500	Nil	£1,500	Nil	£1,500	Nil	£1,500	Nil

Table of benefits for Wedding cover

Wedding cover is only available if 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*
W1	Ceremonial attire	£1,500 per person	£100	£1,500 per person	£75	£1,500 per person	£60	£1,500 per person	£50
W2	Wedding gifts	£1,000 per couple	£100	£1,000 per couple	£75	£1,000 per couple	£60	£1,000 per couple	£50
	Including: One item/pair or set of items limit	£500		£500		£500		£500	
W3	Wedding rings	£500	£100	£500	£75	£500	£60	£500	£50
	Including: Limit for each ring	£250		£250		£250		£250	
W4	Photographs and video recording	£750	Nil	£750	Nil	£750	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.

By paying the required premium for an excess waiver, all excesses referred to in the table above and the tables on the previous page will be reduced to nil.

Table of benefits for Natural catastrophe travel cancellation and expenses cover

Natural catastrophe travel cancellation and expenses cover is only available if you pay 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 55 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	Backpacker cover
		Sum insured up to:	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	£6,000
Cover for the following additional costs:						
X2	Stranded at the United Kingdom departure point	£100	£100	£100	£100	£100
X3	To reach your intended destination	£200	£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	£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	£150 for each 24 hours up to £750
X6	Travel expenses to get home	£2,000	£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	£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	£50 for each 24 hours up to £250

Table of benefits for Backpacker cover

Section	Benefits	Sum insured up to:	Excess*:
A	Canceling your trip**	£2,000	£100
B1	Medical and other expenses outside of the United Kingdom Emergency dental treatment	£5,000,000 £200	£100 £100
B2	Expenses within the United Kingdom	Nil	Nil
B3	Hospital benefit	£10 for each 24 hours up to £500	Nil
B4	Mugging benefit	£500	Nil
C	Cutting your trip short	£2,000	£100
D1	Missed departure	£500	Nil
D2	Missed connection	£500	Nil
E1	Travel delay	£10 for each full 12 hour delay up to £100	Nil
E2	Abandoning your trip	£2,000	£100
F1	Personal belongings and baggage** Including: One item/pair or set of items limit Including: Valuables and electronic/other equipment limit	£1,500 £200 £200	£100
F2	Delayed baggage	£100 after the first 12 hours	Nil
F3	Personal money** Including: Cash limit Including: Cash limit if 17 years of age or under	£500 £150 £75	£100
F4	Passport and travel documents	£250	Nil
G	Personal accident: Death benefit Death benefit (if 17 years of age or under) Loss of limb or sight Permanent total disablement	£5,000 £1,000 £15,000 £15,000	Nil Nil Nil Nil
H	Personal liability	£2,000,000	£100
I	Legal expenses	£25,000	Nil
J	Hijack	£100 per day up to £500	Nil
K	Uninhabitable accommodation	£500	Nil
L	Pet care	Nil	Nil
M2	End supplier failure	£1,500	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.

By paying the required premium for reducing the excess, all excesses on all sections referred to in the table above will be reduced to £50 with the exception of section H (Personal liability), which will remain at £100.

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

Travel Insurance Policy Summary

keyfacts[®]

Insurance Provider

This insurance is underwritten by Chartis Insurance UK 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 5 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 (£200 excess)</p> <p>Standard cover: Up to £10,000,000 (£75 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>Backpacker cover: Up to £5,000,000 (£100 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, Travel Guard, immediately on phone number +44 (0) 1273 747 602; and • Additional accommodation and travel expenses and repatriation costs must be approved in advance by Travel Guard. <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 seen a hospital specialist or needed in-patient 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 30 and 31, Section B1</p> <p>Page 22, 'Medical and Other Emergencies'</p> <p>Pages 14 and 15, 'Health Conditions'</p> <p>Page 27 and 28, 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 hospital 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>If you are an Annual Multi-Trip policyholder and after you have paid your insurance premium you are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if you receive in-patient medical treatment or if you are placed on a waiting list for investigation or medical treatment, you must contact us on 0845 605 2500. We have the right to alter the terms of cover in line with the change in risk.</p>	
<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 £2,000 (£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>Backpacker cover: Up to £2,000 (£100 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 Travel Guard 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 29, 30, 33 and 34, Sections A and C</p> <p>Page 22, 'Medical and Other Emergencies'</p> <p>Pages 14 and 15, 'Health Conditions'</p> <p>Page 27, 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 £1,500 (£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>Backpacker cover: Up to £1,500 (£100 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); or - 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. 	<p>Pages 36, 37, 38 and 39, Section F1</p> <p>Page 24, General Definitions 'Pair or set of items'</p> <p>Page 25, 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>Backpacker cover: Up to £500 (£150 cash limit, £100 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 37 and 38, 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 trip in, to or through Afghanistan, Cuba, Liberia or Sudan. No cover is provided for claims arising as a direct result of the 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.	Page 20, 'Geographical Areas' and Pages 20 and 21, 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. For Backpacker policies, all persons must be 36 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 18, 'Age Limits'
Residency	You and all other insured persons must have your main home in the UK, have a UK National Insurance number 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 16, '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 16 and 59, 'Sports and Activities' and Page 28, General Exclusions, number 10
Upgrades	By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover, Golf cover, Business cover, Wedding cover, Natural Catastrophe travel cancellation and expenses Cover or an Excess waiver. Please call Direct Travel Insurance Customer Services on 0845 605 2500 for further details.	Pages 19 and 20, 'Upgrades' and Pages 46 to 57, Sections N 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 13, '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. If you have arranged an Annual Multi-Trip policy, cover for cancellation starts at the time that you book the trip or the first day of the period of cover as shown on your policy schedule, whichever is later. For all types of policies 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.

If you have purchased a Single Trip policy (with the exception of Budget) you are covered for one trip of 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. If you have purchased a Backpacker policy you are covered for one trip of up to a maximum of 12 months. The start and end dates of your trip are set out on your policy schedule.

If you have purchased an Annual Multi-Trip policy, you are covered to travel as many times as you like within the period of cover provided no single trip lasts longer than the following durations if you are 65 years of age or under:

- Budget cover or Standard cover - 31 days
- Premier cover - 45 days
- Premier Plus cover - 62 days

If you have purchased a Winter sports Annual Multi-Trip policy cover is also provided for up to 17 days in total for winter sports within the period of cover.

If you are between 66 and 75 years of age, the only Annual Multi-Trip policy available is Standard, Premier and Premier Plus which will provide cover to travel as many times as you like within the period of cover provided no single trip lasts longer than 31 days. Cover is only available for trips to Europe.

Cover is only provided in the United Kingdom if you stay in accommodation which you have paid for in advance of the date you depart on your trip or if you have paid for public transport or air fares in advance of the date of departure to enable you to reach your destination in the United Kingdom. All trips within the United Kingdom must be for at least two nights away from where you usually live.

'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, you 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 you have paid within 30 days of the date you contact Direct Travel Insurance to ask to cancel the policy.

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

If you are an Annual Multi-Trip or Backpacker policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

To obtain a refund, please write to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**, e-mail info@direct-travel.co.uk or phone **0845 605 2500**.

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@travelguard.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

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

In relation to sales and administration matters:

The Sales and Service Manager, Direct Travel Insurance, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF

Phone: 0845 605 2500

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

In relation to claims for all sections apart from sections M1 and M2:

The Customer Care Manager, Direct Travel Insurance Claims, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF

Phone: 0845 603 6497

E-mail: uk.claims@travelguard.com

In relation to claims under section M1 and M2:

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

Phone: 020 8776 3752

E-mail: info@ipplondon.co.uk

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

If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us.

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Phone: 0845 080 1800

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

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

Chartis Insurance UK 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 892 7300 or 0800 678 1100.

Policy Wording

General information about this insurance

Insurance provider

This insurance is underwritten by Chartis Insurance UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

This policy is sold and administered by Direct Travel Insurance. Direct Travel Insurance is a trading name of UNAT Direct Insurance Management Limited which is authorised and regulated by the Financial Services Authority (FSA Register Number 312350).

Travel Guard provides claims handling services on behalf of Chartis Insurance UK Limited and is also a provider of medical assistance services. Travel Guard is a trading name of Travel Guard EMEA Limited.

Your 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 explain what you are covered for. The policy wording details 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, Premier Plus or Backpacker policy and additional sections of cover will apply if **you** have paid the required premium for policy extensions.

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)

Chartis Insurance UK 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 892 7300**, or **0800 678 1100**.

How we use personal information

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

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

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

We may provide marketing information taking account of any preferences **you** have expressed to **us**.

Calls to us may be monitored or recorded for quality, training and security purposes.

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

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

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

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

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

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

If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact Direct Travel Insurance Customer Services by phoning **0845 605 2500** or by e-mailing **info@direct-travel.co.uk**

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 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.

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 consulted a hospital 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 **0845 605 2500**. Failure to declare a medical condition will result in claims relating to the undisclosed condition not being covered.

Please refer to General exclusion number 1 on page 27 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 consulted a hospital specialist or needed inpatient treatment;
- are receiving or waiting for hospital 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

• Annual Multi-Trip policies

If after **you** have paid **your** insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if **you** receive inpatient medical treatment or if **you** are placed on a waiting list for investigation or medical treatment, **you** must contact Direct Travel Insurance Customer Services by phoning **0845 605 2500**. By declaring details of **your** change in health, this will enable **us** to decide whether **we** can continue to provide cover for **your** change in circumstances under the existing terms of the policy. **We** have the right to charge an additional premium to allow cover to continue, add further terms and conditions to **your** policy or exclude cover for the newly diagnosed condition.

If **we** are not able to provide cover for the newly diagnosed condition or if **you** do not wish to pay the additional premium which is necessary to allow cover to continue, **you** will be entitled to make a claim under section A (Cancelling **your trip**) for **your** costs which cannot be recovered from elsewhere. Alternatively, **you** will be entitled to cancel **your** policy, in which case, **we** will refund a proportionate amount of **your** premium.

Please note that **your doctor's** decision that **you** are well enough to undertake **your trip** does not ensure that **you** will be covered to travel. Please contact Direct Travel Insurance Customer Services by phoning **0845 605 2500** if **you** have any concerns regarding **your** fitness to travel.

• Single Trip and Backpacker policies

If after **you** have paid **your** insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if **you** receive inpatient medical treatment or if **you** 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 **you** paid **your** 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 27 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 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 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 0845 605 2500 or by e-mailing info@direct-travel.co.uk before taking part to make sure that cover is provided.

Automatic renewals

If **you** are an Annual Multi-Trip **policyholder**, **we** will automatically renew **your** policy each year unless **you** have advised **us** that **you** do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be a Direct Travel Insurance **policyholder**. **We** will write to **you** prior to the renewal date of **your** policy to remind **you** that **your** policy is due to be renewed.

Unless **you** have previously advised **us** that **you** do not want **your** policy to be renewed or at renewal **you** have advised **us** that **you** no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premiums will again be collected from **your** specified credit or debit card to make sure that **you** are always covered. **You** should also be aware that **we** can only automatically renew **your** policy when:

- **you** have made **us** aware of any changes to **your** policy details, if any;
- the credit or debit card details **we** have on record have not changed; and
- the credit or debit card holder has given his or her consent for his or her card being charged at renewal.

If **we** are unable to auto-renew **your** policy (for example, if **your** renewal premium has changed or there have been changes made to the terms and conditions of the policy) or if **you** no longer meet the eligibility criteria for auto-renewal, **we** will notify **you** of this at least 21 days prior to **your** renewal date.

We are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If **you** wish to opt out of automatic renewal or need to tell **us** about any changes to **your** circumstances, health or insurance requirements please contact Direct Travel Insurance Customer Services by phoning **0845 605 2500** or by e-mailing autorenewal@direct-travel.co.uk

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, **you** must contact **us** by writing to **Direct Travel Insurance Customer Services, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**, by e-mailing info@direct-travel.co.uk or by phoning **0845 605 2500** 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 **you** have 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 **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

If **you** are an Annual Multi-Trip or Backpacker **policyholder** and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, **we** will only refund a proportionate amount of **your** unused premium.

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, **you** must contact **us** by writing to **Direct Travel Insurance Customer Services, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**, by e-mailing info@direct-travel.co.uk or by phoning **0845 605 2500**. In line with the terms outlined below **we** will refund a proportion of the premium **you** have 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** and **you** have not travelled or made a claim before **you** asked to cancel the policy, **you** 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.

If **you** are an Annual Multi-Trip **policyholder** and **you** have not made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered on a proportionate basis, plus a £15 administration fee.

If **you** are a Backpacker **policyholder** and **you** have not made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium initially paid to represent the period during which **you** had been on risk for cancellation, plus a deduction for the period of time in which **you** have used the policy for travel (if applicable), 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. 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.

Single Trip policies

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 in any one **trip**.

Annual Multi-Trip policies

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 in any one **trip**.

Backpacker policies

All **insured persons** must be 36 years of age or under at the date of buying this policy.

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 Single **Trip** policy for. It ends when **you** return to the **United Kingdom**.

Annual Multi-Trip

This gives **you** cover to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations if **you** are 65 years of age or under:

- 31 days if **you** have bought Budget cover or Standard cover;
- 45 days if **you** have bought Premier cover; or
- 62 days if **you** have bought Premier Plus cover.

If **you** have purchased a **Winter Sports Annual Multi-Trip** policy, cover is provided for up to 17 days in total for **winter sports** within the **period of cover**.

If **you** are between 66 and 75 years of age, the Annual Multi-Trip policy will provide cover to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than 31 days. Cover is only available for trips to Europe.

Please note:

If **you** are an Annual Multi-Trip **policyholder** and **you** travel for longer than 31 days, 45 days or 62 days (depending on the level of cover **you** have purchased as outlined on the previous page) from the date **you** commence **your trip** from the **United Kingdom**, cover will cease on the 31st day, 45th day or 62nd day respectively, 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**.

Adults are entitled to travel independently. **Children** who are 17 years of age or under are only entitled to travel separately to the main **insured person** if they are travelling with a **relative**, guardian or person with a legal duty of care, such as a school teacher if on a school **trip**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date you depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least two nights away from where **you** usually live.

Backpacker

This provides cover for one **trip** of up to 12 months. Whilst **you** are travelling **your** policy may be extended up to a maximum total duration of 18 months subject to **you** contacting Direct Travel Insurance Customer services prior to the expiry of **your** policy. Any extension will require you to pay an additional premium.

Please note:

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

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

For Single **Trip** policies **you** can buy cover for the duration of **your trip**.

For Annual Multi-Trip policies **you** can buy cover for up to 17 days in total within the **period of cover**.

Please see page 46 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 **0845 605 2500** or by e-mailing **info@direct-travel.co.uk**. Please see sections N to R for full details of cover.

Golf cover

You can buy cover for up to 31 days on Single **Trip** policies. On Annual Multi-Trip policies, cover can be provided throughout the **period of cover** provided each golfing holiday lasts no longer than 31 days. Please see sections S to T for full details of cover.

Business cover

You can buy cover for up to 31 days on Single **Trip** policies. On Annual Multi-**Trip** policies, cover can be provided throughout the **period of cover** provided each business **trip** lasts no longer than 31 days. Please see sections U to V for full details of cover.

Wedding cover

You can buy cover for up to 31 days on Single **Trip** and Annual Multi-**Trip** policies. Please see section W for full details of cover.

Natural catastrophe travel cancellation and expenses cover

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

Excess waiver (single trip and annual multi-trip policies only)

In the event of a claim, if the excess waiver premium has been paid, **your** claim will not be subject to a policy excess. Please see the table of benefits on pages 1 to 5 for full details of the excesses which are usually payable.

Excess reducer (backpacker policies only)

In the event of a claim, if the excess reducer premium has been paid, your claim will be subject to a reduced policy excess of £50, with the exception of section H (personal liability). Please see the table of benefits on page 5 for full details of the excesses which are usually payable.

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. Cover is only provided if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least two nights away from where **you** usually live.

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.

Australia and New Zealand (this only applies to Backpacker policies)

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 the 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.

Stopovers, Backpacker policies only:

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

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. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the **period of cover** as shown on **your policy schedule**, whichever is later. For all types of policies 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 **0845 605 2500** 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 Travel Guard if the extension is due to medical reasons. All requests for more than 30 days must be authorised by Travel Guard. Please see Medical and other emergencies on page 22 for details of how to contact Travel Guard.

Medical and other emergencies

The Medical Emergency Assistance Company, Travel Guard, 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

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@travelguard.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 Travel Guard by phoning: **+1 877 897 1933**

All claims and billing correspondence should be sent to:

Travel Guard, 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@travelguard.com

(For details of how to claim under section M1 (Scheduled airline failure) and section M2 (End supplier failure) please see page 45.)

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 26.

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

Every effort is made to ensure **you** receive a high standard of service. If **you** are not satisfied with the service **you** have received relating to all matters apart from those in respect of section M1 (Scheduled airline failure) and section M2 (End supplier failure), please contact:

In relation to sales and administration matters:

The Sales and Service Manager
Direct Travel Insurance
Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF
Phone: 0845 605 2500
E-mail: info@direct-travel.co.uk

In relation to claims matters:

The Customer Care Manager
Direct Travel Insurance Claims
Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF
Phone: 0845 603 6497
E-mail: uk.claims@travelguard.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 46.)

To help **us** deal with **your** complaint quickly, please quote **your** claim number and/or **your** policy number as shown on the **policy schedule**. **We** will acknowledge **your** complaint and keep **you** or the complainant regularly informed about the progress of the complaint. For complaints relating to claims, it may take **us** a little longer to respond, especially if **we** need to consult with medical professionals, however **we** will let **you** or the complainant know what information **we** are waiting for.

We will do **our** best to resolve any difficulty directly with **you**, but if **we** are unable to do this to **your** satisfaction **you** may be entitled to refer any dispute to the Financial Ombudsman Service who will review **your** case. This will not affect **your** right to take legal action against **us**. The address is:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Website: www.financial-ombudsman.org.uk
E-mail: complaint.info@financial-ombudsman.org.uk

Phone: 0300 123 9 123 (this number will be free if **you** pay a monthly charge for calls to numbers starting 01 or 02) or **0845 080 1800** (calls to this number cost up to 4p a minute for BT customers – and may be free on some BT plans but **you** will probably have to pay more if **you** use another phone company or call from a mobile phone).

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 39, 46, 50 and 52 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.

Chartis Inc.

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

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 unless 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, 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

Chartis Insurance UK 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). If **you** are not sure whether to tell **us**, let **us** know anyway.
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.
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 by 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 consulted a hospital specialist or needed inpatient treatment within the last 12 months.
 - c. If **you** are an Annual Multi-Trip policyholder and after **you** have paid **your** insurance premium but before **you** travel **you** or anyone insured on this policy suffer from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition or cancer; or
 - **you** receive inpatient medical treatment; or
 - **you** are placed on a waiting list for investigation or medical treatment.

Please refer to the Health conditions section on page 14 of this policy wording for further details.
 - d. **You** are travelling with the purpose of receiving medical treatment abroad.
 - 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, are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
 - f. **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.
4. Any claim arising from a **trip** 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 the 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 **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 16 and page 59 of this policy wording for further details.
18. Any claim relating to **winter sports** unless **you** have 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 you have 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, 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 1e and 1f 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 (or booked **your trip**, whichever is earlier, if **you** are an Annual Multi-Trip policyholder) 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 holiday company 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 or visa **you** need for the **trip**.

6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.

Please also refer to the General exclusions shown on pages 27 and 28 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 22 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 16 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 R (Physiotherapy in the **United Kingdom**)).

Please also refer to the General exclusions shown on pages 27 and 28 of this policy wording for details of what is not covered.

Section B2 – Expenses within the United Kingdom

Please note: No cover is provided under this section if you have purchased a Backpacker policy. 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 27 and 28 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 27 and 28 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 Backpacker, 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 27 and 28 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 22 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, 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. 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.
4. 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**.

Please also refer to the General exclusions shown on pages 27 and 28 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

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: This section does not apply to trips taken solely 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 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, 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: This section does not apply to trips taken solely 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 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, 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 **you** have 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 27 and 28 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: Sections E1 and E2 do not apply to trips taken solely within the United Kingdom. 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, 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, a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, 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 **you** have 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 27 and 28 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 you have 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 24.
- 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 25.
- 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 you have 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 (unless **your** claim is for damage to **winter sports equipment** or **golf equipment** and the required premium for **winter sports** or golf cover has been paid).
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 contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, 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 27 and 28 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: 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.

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 for Single **Trip** and Annual Multi-Trip.

Please refer to the General exclusions shown on pages 27 and 28 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.
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; or
 - 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.

Please also refer to the General exclusions shown on pages 27 and 28 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, Travel Guard, **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.

Please also refer to the General exclusions shown on pages 27 and 28 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: 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 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 27 and 28 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: 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 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 27 and 28 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 or a Backpacker 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, 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 27 and 28 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 a consortium of Association of British Insurers member companies and Lloyds Syndicates. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 31958).

Section M1 – Scheduled airline failure

Please note: No cover is provided under this section if you have purchased a Budget policy or a Backpacker 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 insolvent or the prospect of insolvency is 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 27 and 28 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 Backpacker 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 travel or accommodation provider 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 27 and 28 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 22.

How to make a complaint under sections M1 and M2

Any complaint you may have should in the first instance be addressed to:

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

Phone: 020 8776 3752

E-mail: info@ipplondon.co.uk

For complaints under all other sections of this policy, please see the How to make a complaint section on page 23.

Winter sports cover

Please note: The following sections only apply if you have 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 randonee*, ski touring, ski-dooing*, sledging/sleighbing, snowboarding, snow mobilizing*, speed skating and tobogganing.

* Cover for these **winter sports** may require **you** 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 **0845 605 2500** 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 N1 – Winter sports equipment

What you are covered for under section N1

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 24.
- **You** must bring any damaged **winter sports equipment** **you** own back to the **United Kingdom** for inspection.

Section N2 – Winter sports 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 **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 N3 – Lift pass

What you are covered for under section N3

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 N1, N2 and N3

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 N2).
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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for sections N1 to N3 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 O – Ski pack

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** 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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for section O 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 P – 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 P

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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for section P 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 Q – Avalanche cover

What you are covered for under section Q

We will pay up to the amount shown in the table of benefits 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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for section Q 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 R – 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 R

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 R

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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for section R 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**.

Golf cover

Please note: The following sections only apply if you have paid the required premium for golf cover and this is shown on your policy schedule.

Definition relating to golf cover

Golf equipment

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

Section S1 – Golf equipment

What you are covered for under section S1

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 24.

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 S2 – Golf 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 **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 S1 and S2

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 S1).
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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for sections S1 and S2 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 T – Green fees

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** 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 of 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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for section T 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 paid the required premium for business cover and this is shown on your policy schedule.

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 U1 – Business equipment

What you are covered for under section U1

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 24) 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 U2 – Business money

What you are covered for under section U2

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 U1 and U2

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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for sections U1 and U2 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 V – Replacing staff

What you are covered for under section V

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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence required for section V 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 paid the required premium for wedding cover and this is shown on your policy schedule.

Section W1 – Ceremonial attire

What you are covered for under section W1

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 W2 – Wedding gifts

What you are covered for under section W2

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 24.

Section W3 – Wedding rings

What you are covered for under section W3

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 W4 – Photographs and video recording

What you are covered for under section W4

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 W1, W2, W3 and W4

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 or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, 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 27 and 28 of this policy wording for details of what is not covered.

Claims evidence for sections W1 to W4 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**.

Natural catastrophe travel and cancellation cover

Please note: The following sections only apply if you have 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.

Single Trip policyholders - 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%.

Annual Multi-Trip policyholders - if at the time of purchasing this insurance or booking your trip, whichever is the later, 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 Travel Guard 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@travelguard.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 Travel Guard before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. Travel Guard will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

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 16 for a brief description of **your** rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return home.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact Travel Guard before making arrangements to return **home** under section X6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on pages 27 and 28 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**.

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

Scenario 1

We went on holiday with our baby daughter for the first time. I was really nervous about what we'd do if something went wrong. I'm so used to having the local nurses nearby. When I heard about Talking Nurses it was reassuring to know there was someone there who could give me advice if required whilst we were away.

Scenario 2

I was in Kenya and had an insect bite that became infected. The local **doctor** gave me a prescription for a drug I'd never heard of. I didn't want to take it without checking what it was. I phoned Talking Nurses and they assured me it was a commonly prescribed antibiotic which has a different name in Kenya and even told me about common side effects that weren't even mentioned by the doctors. After getting the re-assurance I took the drug and the infection cleared up in a few days, I could then go on Safari without any worries.

Scenario 3

I was swimming in the sea in Goa when I got stung by a jelly fish. I rang Talking Nurses and they were able to give me the telephone number and address of the local medical centre. It is so reassuring to know that there is somebody there to help when **you** need it.

Sports and activities (See page 16)

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 **0845 605 2500** 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 **you** 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 0845 605 2500 or by e-mailing **info@direct-travel.co.uk** before taking part to make sure that cover is provided.

Concierge service

Backpacker, Premier and Premier Plus Policies only

Concierge Service +44 (0) 1273 747 613

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

Travel Guard can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your** journey. Travel Guard 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 Travel Guard by e-mailing uk.assistance@travelguard.com. Please give Travel Guard **your** valid policy schedule number. Say that **you** are insured with Direct Travel Insurance. If **you** need emergency assistance please refer to page 22.

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. Travel Guard cannot undertake any request that they consider to be:
 - a) for re-sale, professional or commercial purposes;
 - b) virtually impossible or unfeasible;
 - c) subject to risk e.g. illegal sources;
 - d) a violation of the privacy of another person;
 - e) a violation of national or international laws;
 - f) unethical and/or immoral;
 - g) price-shopping for discounted items.
2. When goods or services are purchased on **your** behalf:
 - a) items will be purchased and/or delivered in accordance with national and international regulations;
 - b) **you** will be responsible for customs and excise fees and formalities at all times;
 - c) Travel Guard recommend that they are insured for mailing and shipping. Travel Guard will accept no responsibility for any delay, loss, damage or resulting consequences.

3. Travel Guard reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, Travel Guard will endeavour to offer an alternative.
4. **You** will be responsible for all costs and expenses related to **your** request. All expenses will be debited, in some cases in advance of purchase, to a payment card that **you** provide, irrespective of the success of the search and/or **your** acceptance of the goods and/or services arranged on **your** behalf.
5. Travel Guard will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
6. Travel Guard will endeavour to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, Travel Guard will inform **you** of the potential risks. Should **you** choose to utilise the services of such a provider, Travel Guard will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
7. Travel Guard will accept no liability arising from any provider that does not fulfil their obligations to **you**.

Summary of important contact details

CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS

Phone: 0845 605 2500

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 – Travel Guard

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

E-mail: uk.assistance@travelguard.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@travelguard.com

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

NATURAL CATASTROPHE COVER – If you need to make alternative travel arrangements under section X6 (see page 57 for details)

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

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

TALKING NURSES – (see page 58 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: 0845 605 2500

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)