

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 23.

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

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

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

Table of benefits

| Section | Benefits | Budget cover | | Standard cover | | Premier cover | | Premier Plus cover | |
|---------|---|--------------------|---------|--|---------|--|---------|--|---------|
| | | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* |
| A | Cancelling 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** Including: One item/pair or set of items limit Including: Valuables and electronic/other equipment limit | £1,500 | £100 | £1,500 | £75 | £2,000 | £60 | £3,000 | £50 |
| | | £125 | | £200 | | £250 | | £300 | |
| | | £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 (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 Permanent total disablement | Nil Nil | Nil Nil | £15,000 £15,000 | Nil Nil | £30,000 £30,000 | Nil Nil | £75,000 £75,000 | Nil Nil |
| H | Personal liability | £2,000,000 | £250 | £2,000,000 | £100 | £2,000,000 | £100 | £2,000,000 | £100 |
| I | Legal expenses | Nil | Nil | £50,000 | Nil | £50,000 | Nil | £50,000 | Nil |
| J | Hijack | Nil | Nil | Nil | Nil | £100 per day up to £1,000 | Nil | £100 per day up to £1,000 | Nil |
| K | Uninhabitable accommodation | Nil | Nil | Nil | Nil | £200 | Nil | £1,000 | Nil |
| L | Pet care | Nil | Nil | £25 per day up to £250 | Nil | £25 per day up to £250 | Nil | £25 per day up to £250 | Nil |
| M1 | Scheduled airline failure | Nil | Nil | £1,500 | Nil | Nil | Nil | Nil | Nil |
| M2 | End supplier failure (including scheduled airline failure) | Nil | Nil | Nil | Nil | £1,500 | Nil | £1,500 | Nil |

* 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 included on your policy schedule and you pay the required extra premium.

| Section | Benefits | Budget cover | | Standard cover | | Premier cover | | Premier Plus cover | |
|---------|--|------------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|
| | | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* |
| N1 | Winter sports equipment you own | £300 | £100 | £400 | £75 | £1,000 | £60 | £1,000 | £50 |
| | Including: One item/pair or set of items limit | £150 | | £150 | | £1,000 | | £1,000 | |
| | Hired winter sports equipment | £150 | | £200 | | £400 | | £500 | |
| 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 included on your policy schedule and you pay the required extra premium.

| Section | Benefits | Budget cover | | Standard cover | | Premier cover | | Premier Plus cover | |
|---------|--|------------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|
| | | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* |
| S1 | Golf equipment | £2,000 | £100 | £2,000 | £75 | £2,000 | £60 | £2,000 | £50 |
| | Including: One item/pair or set of items limit | £500 | | £500 | | £500 | | £500 | |
| 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 included on your policy schedule and you pay the required extra premium.

| Section | Benefits | Budget cover | | Standard cover | | Premier cover | | Premier Plus cover | |
|---------|--|--------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|
| | | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* |
| U1 | Business equipment | £1,000 | £100 | £1,000 | £75 | £1,000 | £60 | £1,000 | £50 |
| | Including: One item/pair or set of items limit | £500 | | £500 | | £500 | | £500 | |
| | Business samples | £1,000 | £100 | £1,000 | £75 | £1,000 | £60 | £1,000 | £50 |
| | Including: One item/pair or set of items limit | £500 | | £500 | | £500 | | £500 | |
| U2 | Business money | £500 | £100 | £500 | £75 | £500 | £60 | £500 | £50 |
| | Including: Cash limit | £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 included on your policy schedule and you pay the required extra premium.

| Section | Benefits | Budget cover | | Standard cover | | Premier cover | | Premier Plus cover | |
|---------|--|--------------------|---------|--------------------|---------|--------------------|---------|--------------------|---------|
| | | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* |
| 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 included on your policy schedule and 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 54 for full details. No excess will apply to claims made under sections X1 to X8.

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

Table of benefits for UK Day and Break cover

UK day and break cover is only available if included on your policy schedule and you pay the required extra premium.

| Section | Benefits | Budget cover | | Standard cover | | Premier cover | | Premier Plus cover | |
|---------|---|---------------------------------------|---------|---------------------------------------|---------|---------------------------------------|---------|---------------------------------------|---------|
| | | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* | Sum insured up to: | Excess* |
| Y1 | Cancelling your trip or day out. Including any pre-paid travel, accommodation, activities or entertainment. | £1,000 | £15 | £1,000 | £15 | £1,000 | £15 | £1,000 | £15 |
| Y2 | Cutting your trip short | £1,000 | £15 | £1,000 | £15 | £1,000 | £15 | £1,000 | £15 |
| Y3 | Travel delay - Ground transportation | £10 per hour after 3 hours, up to £50 | Nil | £10 per hour after 3 hours, up to £50 | Nil | £10 per hour after 3 hours, up to £50 | Nil | £10 per hour after 3 hours, up to £50 | Nil |
| Y4 | Travel delay - Air transportation | £10 per hour after 6 hours, up to £50 | Nil | £10 per hour after 6 hours, up to £50 | Nil | £10 per hour after 6 hours, up to £50 | Nil | £10 per hour after 6 hours, up to £50 | Nil |
| Y5 | Abandoning your trip or day out | £1,000 | £15 | £1,000 | £15 | £1,000 | £15 | £1,000 | £15 |
| Y6 | Breakdown (own vehicle) | £100 | Nil | £100 | Nil | £100 | Nil | £100 | Nil |
| Y7 | Personal belongings and baggage** Including: One item/pair or set of items limit Including: Valuables and electronic/other equipment limit | £500 | £15 | £500 | £15 | £500 | £15 | £500 | £15 |
| | | £250 | | £250 | | £250 | | £250 | |
| | | £250 | | £250 | | £250 | | £250 | |
| Y8 | Personal Money Including: Cash limit Including: Cash limit if 17 years of age under | £50 | £15 | £50 | £15 | £50 | £15 | £50 | £15 |
| | | £50 | | £50 | | £50 | | £50 | |
| | | £25 | | £25 | | £25 | | £25 | |
| Y9 | Personal accident: | | | | | | | | |
| | Death benefit Abandoning your trip or day out | £5,000 | Nil | £5,000 | Nil | £5,000 | Nil | £5,000 | Nil |
| | Death benefit if 17 years of age or under or if 66 years of age or over | £2,500 | Nil | £2,500 | Nil | £2,500 | Nil | £2,500 | Nil |
| | Loss of limb or sight | £10,000 | Nil | £10,000 | Nil | £10,000 | Nil | £10,000 | Nil |
| | Permanent total disablement | £15,000 | Nil | £15,000 | Nil | £15,000 | Nil | £15,000 | 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.

Travel Insurance Policy Summary

keyfacts®

Insurance Provider

This insurance is underwritten by AIG Europe Limited.

Purpose of the Insurance

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

The cover provided is subject to certain limits and excesses, as set out in the Table of benefits (see pages 1 to 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>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 29 and 30, Section B1</p> <p>Page 21, 'Medical and Other Emergencies'</p> <p>Pages 14 and 15, 'Health Conditions'</p> <p>Page 26 and 27, 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 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>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 28, 29, 32 and 33, Sections A and C</p> <p>Page 21, 'Medical and Other Emergencies'</p> <p>Pages 14 and 15, 'Health Conditions'</p> <p>Page 26, 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>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. - the 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 | <p>Pages 35, 36, 37 and 38, Section F1</p> <p>Page 23, General Definitions 'Pair or set of items'</p> <p>Page 24, General Definitions 'Valuables and electronic/other equipment'</p> |

| Significant Features | Conditions and Exclusions | Policy Wording Reference |
|---|---|------------------------------------|
| <p>Your Personal Money (By paying a reduced premium, cover under this section can be deleted)</p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons 17 years of age or under):</p> <p>Budget cover: Up to £200 (£125 cash limit, £100 excess)</p> <p>Standard cover: Up to £500 (£200 cash limit, £75 excess)</p> <p>Premier cover: Up to £500 (£250 cash limit, £60 excess)</p> <p>Premier Plus cover: Up to £500 (£350 cash limit, £50 excess)</p> | <p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or - if, at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. | <p>Pages 36 and 37, 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 pages 26 and 27 |
| Age Limits | To be eligible for cover all persons must be 75 years of age or under at the date of buying this insurance. For Budget policies, all persons must be 65 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase. | Page 18, 'Age Limits' |
| Residency | You and all other insured persons must have your main home in the UK, have a UK National Insurance number (where aged 16 years of age or older) and be registered with a doctor in the UK at the time you buy or renew this policy. Residents of the Channel Islands and Isle of Man must have their main home in the Channel Islands or the Isle of Man respectively and be registered with a local doctor. | Page 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 64, 'Sports and Activities' and Page 27, 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, UK Day and Break cover or an Excess waiver. Please call Direct Travel Insurance Customer Services on 0845 605 2500 for further details. | Page 19, 'Upgrades' and Pages 45 to 63, Sections N to Y |
| 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 that **you** book the **trip** or the first day of the **period of cover** as shown on **your policy schedule**, whichever is later. Cover for cancellation ends as soon as **you** start **your trip**.

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

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

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

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 unless **you** have purchased the optional UK Day and Break cover upgrade.

If **you** have purchased the UK Day and Break cover upgrade **you can** travel within in the **United Kingdom** as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than 5 days.

'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** 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 phone **0845 605 2500**, email **info@direct-travel.co.uk** or write to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**.

Claim Notification

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

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

Phone: 0845 603 6497

Fax: 01273 376 935

E-mail: uk.claims@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)?

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

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