



direct**travel**  
**insurance**

# Your backpacker travel insurance policy documentation

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

Claims enquiries  
TEL 0845 603 6497  
Sales and enquiries  
TEL 0845 605 2500

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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 19.

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 are shown in the benefit tables below. **Your policy schedule** will also whether **you** have purchased any additional sections of cover or opted to remove any sections of cover as outlined in the following tables.

Please note: This policy does not provide cover for trips taken solely within the **United Kingdom**.

## Table of benefits for Backpacker cover

| Section | Benefits  | Sum insured up to:                         | Excess*:                 |
|---------|---|--|--------------------------|
| A1      | Canceling <b>your trip</b> **   | £2,000                                     | £100                     |
| A2      | Additional cancellation protection<br><b>Please note: this section only applies if you have paid the appropriate additional premium</b>                         | £1,000                                     | £100                     |
| B1      | Medical and other expenses outside of the <b>United Kingdom</b><br>Emergency dental treatment   | £5,000,000<br>£200                         | £100<br>£100             |
| B2      | Hospital benefit  | £10 for each 24 hours up to £500           | Nil                      |
| B3      | Mugging benefit   | £500                                       | Nil                      |
| C       | Cutting your trip short   | £2,000                                     | £100                     |
| D1      | Missed departure  | £500                                       | £100                     |
| D2      | Missed connection   | £500                                       | £100                     |
| E1      | Travel delay  | £10 for each full 12 hour delay up to £100 | Nil                      |
| E2      | Abandoning <b>your trip</b>   | £2,000                                     | £100                     |
| F1      | Personal belongings and baggage**<br>Including: One item/ <b>pair or set of items</b> limit<br>Including: <b>Valuables and electronic/other equipment</b> limit | £1,500<br>£200<br>£200                     | £100                     |
| F2      | Delayed baggage   | £100 after the first 12 hours              | Nil                      |
| F3      | Personal money**<br>Including: Cash limit<br>Including: Cash limit if 17 years of age or under  | £500<br>£150<br>£75                        | £100                     |
| F4      | Passport and travel documents   | £250                                       | £100                     |
| G       | Personal accident:<br>Death benefit<br>Death benefit (if 17 years of age or under)<br><b>Loss of limb or sight</b><br><b>Permanent total disablement</b>        | £5,000<br>£1,000<br>£15,000<br>£15,000     | Nil<br>Nil<br>Nil<br>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       | End supplier failure  | £1,500                                     | 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 39 for full details. No excess will apply to claims made under sections M1 to M8.

| Section                                   | Benefits                                       | Sum insured up to:                |
|---|--|-----------------------------------|
| M1  | Cancellation                                   | £6,000                            |
| Cover for the following additional costs: |  |                                   |
| M2  | Stranded at the United Kingdom departure point | £100                              |
| M3  | To reach your intended destination             | £200                              |
| M4  | Stranded on an international connection        | £150 for each 24 hours up to £750 |
| M5  | Stranded on your return journey home           | £150 for each 24 hours up to £750 |
| M6  | Travel expenses to get home                    | £2,000                            |
| M7  | Car parking                                    | £50 for each 24 hours up to £250  |
| M8  | Kennel or cattery fees                         | £50 for each 24 hours up to £250  |

## \* 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 A1 (Cancelling 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 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 page 1 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><b>Emergency Medical Expenses</b></p> <p>The following limits and excesses apply per person, per incident:</p> <p>Up to £5,000,000 (£100 excess)</p> | <p>The cover provided includes:</p> <ul style="list-style-type: none"> <li>• emergency medical, surgical and hospital treatment and ambulance costs;</li> <li>• additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and</li> <li>• repatriation to the United Kingdom if it is medically necessary.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, Travel Guard, immediately on phone number <b>+44 (0) 1273 747 602</b>; and</li> <li>• Additional accommodation and travel expenses and repatriation costs must be approved in advance by Travel Guard.</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Cover is not provided if: <ul style="list-style-type: none"> <li>- 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;</li> <li>- 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;</li> <li>- you are travelling against medical advice or with the intention of receiving medical treatment;</li> </ul> </li> </ul> | <p>Pages 26 and 27, Section B1</p> <p>Page 17, 'Medical and Other Emergencies'</p> <p>Pages 12 and 13, 'Health Conditions'</p> <p>Page 22 and 23, General Exclusions, numbers 1 and 23</p> |

| Significant Features  | Conditions and Exclusions  | Policy Wording Reference  |
|---|--|---|
|   | <ul style="list-style-type: none"> <li>- 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</li> <li>- the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</li> </ul>  |   |
| <p><b>Cancellation and Cutting Your Trip Short</b></p> <p><b>(By paying a reduced premium, cover under section A1 - Cancelling your trip can be deleted)</b></p> <p>The following limits and excesses apply per person, per trip:</p> <p>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"> <li>• you dying, becoming seriously ill or being injured; and</li> <li>• 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.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact Travel Guard immediately.</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Cover is not provided if: <ul style="list-style-type: none"> <li>- 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.</li> </ul> </li> </ul> | <p>Pages 24, 25, 28 and 29, Sections A and C</p> <p>Page 17, 'Medical and Other Emergencies'</p> <p>Pages 12 and 13, 'Health Conditions'</p> <p>Page 22, General Exclusions, number 1</p> |

| Significant Features   | Conditions and Exclusions   | Policy Wording Reference   |
|--|---|--|
| <p><b>Your Personal Belongings and Baggage</b></p> <p><b>(By paying a reduced premium, cover under this section can be deleted)</b></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>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><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>• In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and</li> <li>• In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>• Cover is not provided if: <ul style="list-style-type: none"> <li>- 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;</li> <li>- you leave your belongings or baggage unattended in a public place;</li> <li>- 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</li> <li>- 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.</li> <li>- 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</li> </ul> </li> </ul> | <p>Pages 31, 32 and 33, Section F1</p> <p>Page 19, General Definitions 'Pair or set of items'</p> <p>Page 20, General Definitions 'Valuables and electronic/other equipment'</p> |

| Significant Features  | Conditions and Exclusions   | Policy Wording Reference           |
|---|---|------------------------------------|
| <p><b>Your Personal Money</b><br/><b>(By paying a reduced premium, cover under this section can be deleted)</b></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>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><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>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).</li> </ul> <p><b>Significant Exclusions:</b></p> <ul style="list-style-type: none"> <li>Cover is not provided if: <ul style="list-style-type: none"> <li>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</li> <li>if, at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility.</li> </ul> </li> </ul> | <p>Pages 32 and 33, Section F3</p> |

| Limitations               |  | Policy Wording Reference   |
|---------------------------|--|--|
| <p>Excluded Countries</p> | <p>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.</p> | <p>Page 15, 'Geographical Areas' and Pages 22 and 23, General Exclusions, numbers 4 and 13</p> |
| <p>Age Limits</p>         | <p>To be eligible for cover 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.</p>   | <p>Page 14, 'Age Limits'</p>   |
| <p>Residency</p>          | <p>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.</p>  | <p>Page 13, 'Residency'</p>  |



| Limitations           |   | Policy Wording Reference  |
|-----------------------|---|---|
| Sports and Activities | You must contact Direct Travel Insurance Customer Services by e-mailing <a href="mailto:info@direct-travel.co.uk">info@direct-travel.co.uk</a> 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). This policy does not provide cover in respect of any winter sports activity. | Pages 13 and 42, 'Sports and Activities' and Page 23, General Exclusions, number 10 |
| Upgrades              | By paying an additional premium you are entitled to upgrade your policy to include Natural Catastrophe travel cancellation and expenses Cover, an Excess reducer or Additional cancellation cover. Please call Direct Travel Insurance Customer Services on 0845 605 2500 for further details.  | Page 15, 'Upgrades'   |
| 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 10, 'Law and Jurisdiction'   |

## Period of Insurance

Cover under section A1 (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. Cover under section A1 (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.

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom.

## '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](mailto: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 section L 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](mailto:uk.claims@travelguard.com)

You can make a claim under section L 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](mailto:info@ipplondon.co.uk)

Website: [www.ipplondon.co.uk](http://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](mailto:info@direct-travel.co.uk)

In relation to claims for all sections apart from section L:

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](mailto:uk.claims@travelguard.com)

In relation to claims under section L:

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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

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

Chartis 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](http://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 Europe 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/firmSearchForm.do](http://www.fsa.gov.uk/register/firmSearchForm.do)).

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 Europe Limited and is also a provider of medical assistance services. Travel Guard is a trading name of Travel Guard EMEA Limited.

### Your Backpacker travel insurance

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

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 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](http://www.fscs.org.uk) and on **0207 892 7300**, or **0800 678 1100**.

### How we use personal information

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

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

Information provided by **you**. Personal Information may be used for the following purposes:

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

To opt-out of marketing communications contact **us** by e-mail at: **opt-out@chartisinsurance.com** or by writing to: **Marketing Preference Team, Chartis, 96 George Street, Croydon, Surrey CR9 1BU, United Kingdom**. If **you** opt-out **we** may still send **you** other important communications, e.g. communications relating to administration of **your** insurance policy or claim.

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

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

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

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

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

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

## Health conditions

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

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

or:

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

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

- **you** have a medical condition for which **you** are taking prescribed medication; or
- **you** have 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 exclusions numbers 1 to 3 on page 22 for further information.

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

This policy will not provide cover for claims under section A1 (Cancelling **your trip**), section A2 (Additional cancellation protection) 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

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 A1 (Cancelling **your trip**) for **your** costs which cannot be recovered from elsewhere.

Please refer to General exclusion number 1 on page 22 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](http://www.ehic.org.uk). This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

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

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

## Residency

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

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

## Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://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](mailto:info@direct-travel.co.uk) before taking part to make sure that cover is provided. Please note that this policy does not provide cover in respect of any **winter sports** activity.

# 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 phoning 0845 605 2500, emailing [info@direct-travel.co.uk](mailto:info@direct-travel.co.uk) or by writing to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium **you** have paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services 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** 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 phoning 0845 605 2500, emailing [info@direct-travel.co.uk](mailto:info@direct-travel.co.uk) or by writing to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**. In line with the terms outlined below **we** will refund a proportion of the premium **you** have paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

If **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 where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 21 of this policy which is incapable of remedy or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the policyholder from the date **we** cancel the policy.

# Age limits

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

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

# Cover options available

## Types of cover and durations

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).



# Upgrades

The following upgrades are available by paying an additional premium:

## Winter sports cover

Please note that this policy does not provide cover for **winter sports**. Should **you** require cover for **winter sports** activities during **your trip** please contact Direct Travel Insurance Customer Services on **0845 605 2500** or by e-mailing **info@direct-travel.co.uk**. Direct Travel Insurance Customer Services will be able to offer **you** a quote for a separate policy covering **winter sports**.

## Additional cancellation protection

You can buy cover for the duration of **your trip** to provide cancellation for **trips you** book after **your** departure from the **United Kingdom**. See section A2 for full details of cover.

## Natural catastrophe travel cancellation and expenses cover

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

## Excess reducer

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 1 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.

## 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

**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 and Transits:

**You** will be covered under this policy for stopovers and/or transits into areas not included on **your policy schedule** provided the number of days spent within these areas does not accumulate to more than a total of 14 days. Please note this does not apply if **you** stopover or have a transit in Afghanistan, Cuba, Liberia or Sudan or in a country or area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## Period of cover

Cover under section 1 (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover under section 1 (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 **you** 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**.

Each **trip** must begin and end 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 17 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** or alternatively **+1 877 897 1933** if **you** are travelling within the United States.

**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.

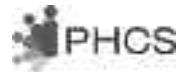
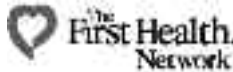
**Please note:** This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **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 L (End supplier failure) please see page 38.)

**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 21.

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 L (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](mailto: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](mailto:uk.claims@travelguard.com)**

(For details of how to register a complaint relating to section L (End supplier failure) please see page 38.)

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](http://www.financial-ombudsman.org.uk)**  
**E-mail: [complaint.info@financial-ombudsman.org.uk](mailto: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 page 34 for further definitions.

## British Isles

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

## Business associate

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

## Channel Islands

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

## Child/Children

A person who is 17 years of age or under.

## Doctor

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

## Flood

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

## Home

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

## Insured person

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

## Manual labour

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

## Natural catastrophe

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

## Pair or set of items

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

## Parent

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

## Partner

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

**Period of cover**

As defined in the **policy schedule**.

**Policyholder**

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

**Policy schedule**

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

**Public transport**

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

**Relative**

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

**Trip**

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

**Unattended**

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

**United Kingdom**

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

**Valuables and electronic/other equipment**

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, 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 Europe Limited in respect of all sections of cover except section L (End supplier failure). A consortium of Association of British Insurers member companies and Lloyds Syndicates in respect of cover under section L (End supplier failure).

**Winter sports**

Bigfoot skiing, cat skiing or boarding, cross country skiing, curling, glacier walking (up to 4,000 metres), ice curling, ice diving, ice skating, 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 touring, sledging/sleighbing, snowboarding, speed skating and tobogganing.

**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.Please refer to the Health conditions section on page 12 of this policy wording for further details.
  - c. **You** are travelling with the purpose of receiving medical treatment abroad.
  - d. **You**, a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for hospital investigation or treatment for any diagnosed or undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
  - e. **You**, a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance, unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing.
4. Any claim arising 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 M, 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 L (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 13 and page 42 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 A1 – 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 A1

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

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

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

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

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

## Section A2 – Additional cancellation protection

For trips booked after you have departed the United Kingdom

**No cover is provided under this section unless you have paid the required additional premium and this is shown on your policy schedule.**

### What you are covered for under section A2

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
- which are paid for by **you** after **your** departure from the **United Kingdom**.

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

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

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number d and e for further details.
3. **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).
4. 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.
5. If **you** become pregnant after the date **you** purchased this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

#### **What you are not covered for under section A1 and A2**

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the the company with whom **you** have made **your** booking with as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport, visa or other required documentation that **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.
8. Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or fees holiday club membership fees.

Please also refer to the General exclusions shown on pages 22 and 23 of this policy wording for details of what is not covered.

#### **Claims evidence required for section A1 and A2 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 17 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 13 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**

Please also refer to the General exclusions shown on pages 22 and 23 of this policy wording for details of what is not covered.

## Section B2 – Hospital benefit

### What you are covered for under section B2

**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 22 and 23 of this policy wording for details of what is not covered.

## Section B3 – Mugging benefit

### What you are covered for under section B3

**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 B2 (Hospital benefit).

Please refer to the General exclusions shown on pages 22 and 23 of this policy wording for details of what is not covered.

### Claims evidence required for sections B1 to B3 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B2 and B3)
- A police report to confirm the incident (for claims under section B3 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 17 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** if it is necessary and unavoidable for **you** to cut short **your trip**.

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

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

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** are travelling with or a **relative** or friend who **you** are staying with during **your trip**.
3. **Your** inability to use, or participate in, pre paid activities, excursions or tours due to **you** becoming temporarily ill or injured during **your trip**.
4. If the police or relevant authority need **you** to return to **your home** in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business.
5. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

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

### What you are not covered for under section C

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

Please also refer to the General exclusions shown on pages 22 and 23 of this policy wording for details of what is not covered.

## Claims evidence required for section C may include

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

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

## Section D1 – Missed departure

### What you are covered for under section D1

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

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

## Section D2 – Missed connection

### What you are covered for under section D2

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

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

### What you are not covered for under sections D1 and D2

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** travel cancellation and expenses cover, please see section M 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 22 and 23 of this policy wording for details of what is not covered.

## Claims evidence required for sections D1 and D2 may include

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

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

## Section E1 – Travel delay

**Please note:** You are entitled to claim under section E1 or E2 but not both sections.

### What you are covered for under section E1

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

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

## Section E2 – Abandoning your trip

### What you are covered for under section E2

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

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

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

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

### What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** travel cancellation and expenses cover, please see section M 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 22 and 23 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 19.
- 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 20.
- 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:**

### 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 22 and 23 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

### 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, a reduced benefit will apply in the event of death, as set out in the table of benefits.

Please refer to the General exclusions shown on pages 22 and 23 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

#### 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 22 and 23 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

### 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 22 and 23 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

#### 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 22 and 23 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

### 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 22 and 23 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**.



Cover under section L 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 311958).

## Section L – End supplier failure

### What you are covered for under section L

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 L**

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 22 and 23 of this policy wording for details of what is not covered.

### **How to make a claim under section L**

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](mailto:info@ipplondon.co.uk)**

**Website: [www.ipplondon.co.uk](http://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 17.

### **How to make a complaint under section L**

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](mailto:info@ipplondon.co.uk)**

For complaints under all other sections of this policy, please see the How to make a complaint section on page 18.



## 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.**

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

### Section M1 – 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 M2 – 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 M3 – 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 M4 – 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 M5 – 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 M6 – 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](mailto: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 M7 – 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 M8 – 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 M1 to M8

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 13 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 M6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on pages 22 and 23 of this policy wording for details of what is not covered.

### Claims evidence required for sections M1 to M8 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section M1 (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 M2 to M8 – 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**

## Sports and activities (See page 13)

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.

### **Please note:**

This policy does not provide cover for **winter sports**. Should you require cover for **winter sports** activities during **your trip** please contact Direct Travel Insurance Customer Services on **0845 605 2500** or by e-mailing **info@direct-travel.co.uk**. Direct Travel Insurance Customer Services will be able to offer **you** a quote for a separate policy covering **winter sports**.

# Concierge service

## 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 17.

### 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](mailto: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](mailto: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](mailto:uk.claims@travelguard.com)**

**The claims department are open Monday to Friday between 9am and 5pm.  
Alternatively you can register a claim by going to [www.direct-travel.co.uk/claims](http://www.direct-travel.co.uk/claims)**

**NATURAL CATASTROPHE COVER – If you need to make alternative travel arrangements under section M6 (see page 40 for details)**

**Phone: +44 (0) 1273 747 602 Fax: +44 (0) 1273 376 935 E-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)**

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

**TALKING NURSES – (see page 42 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](http://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)**