



direct**travel**
insurance

Your UK Day and Break insurance policy documentation

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Introduction

Welcome to your Direct Travel UK Day and Break Insurance policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on pages 13 to 14.

This policy document is only valid when issued in conjunction with a Direct Travel UK Day and Break 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. **Your policy schedule** will show the details of all persons covered by this insurance.

Table of benefits

Section	Benefits	Sum insured up to:	Excess*:
A	Cancelling your trip or day out. Including any pre-paid accommodation, travel, activities or entertainment.	£1,000	£15
B	Cutting your trip short	£1,000	£15
C1	Travel delay - Ground Transportation	£10 for each full 2 hour delay up to £50	Nil
C2	Travel delay - Air Transportation	£10 for each full 6 hour delay up to £50	Nil
C3	Abandoning your trip or day out	£1,000	£15
C4	Breakdown (own vehicle)	£100	Nil
D1	Personal belongings and baggage Including: One item/pair or set of items limit Including: Valuables and electronic/other equipment limit Including: Property in a motor vehicle limit	£250 £150 £150 £100	£15
D2	Personal money Including: Cash limit Including: Cash limit if 17 years of age or under	£50 £50 £25	£15
E	Personal accident: Death benefit if between 18 and 65 years of age inclusive Death benefit if 17 years of age or under or if 66 years of age or over Loss of limb or sight Permanent total disablement	£5,000 £2,500 £10,000 £15,000	Nil Nil Nil Nil

* Excess

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

Travel Insurance Policy Summary

Insurance Provider

This insurance is underwritten by AIG Europe Limited.

Purpose of the Insurance

The purpose of this UK Day and Break insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: 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>Cancellation of Your Trip or Day Out and Cutting Your Trip Short</p> <p>The following limits and excesses apply per person, per trip: Up to £1,000 (£15 excess)</p>	<p>Cover is provided for loss of travel, accommodation, activity or entertainment expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided: <ul style="list-style-type: none"> - if the reason for cancellation or cutting short your trip relates to a medical condition or illness for which you are taking prescribed medication or you have been referred to or seen by a medical specialist or needed in-patient treatment within the last 6 months. - if the reason for cancellation or cutting short your trip relates 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. - for costs such as pre-paid entry tickets, which are recoverable from the promoters or organisers of the venue or event you have booked to attend. 	<p>Pages 18, 19 and 20, Sections A and B</p> <p>Pages 8 and 9, 'Health Conditions'</p> <p>Page 16, General Exclusions, number 1, 2 and 3</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Belongings and Baggage</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 £250 (£15 excess)</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided: <ul style="list-style-type: none"> if 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; if you leave your belongings or baggage unattended in a public place; if 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); if the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft; or for the loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature. 	<p>Pages 22 and 23, Section D1</p> <p>Page 13, General Definitions 'Pair or set of items'</p> <p>Page 14, General Definitions 'Valuables and electronic/other equipment'</p>
<p>Your Personal Money</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 £50 (£15 excess)</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided: <ul style="list-style-type: none"> if you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or if, at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. 	<p>Pages 22 and 23, Section D2</p>

Limitations	Conditions and Exclusions	Policy Wording Reference
Age Limits	To be eligible for cover all persons must be 75 years of age or under at the date of buying this insurance.	Page 11, 'Age Limits'
Residency	You and all other insured persons must have your main home in the UK, have a UK National Insurance number (where aged 16 years of age or older) and be registered with a doctor in the UK at the time you buy or renew this policy. Residents of the Channel Islands and Isle of Man must have their main home in the Channel Islands or the Isle of Man respectively and be registered with a local doctor.	Page 10, 'Residency'
Sports and Activities	You must contact Direct Travel Insurance Customer Services by e-mailing info@direct-travel.co.uk if you are planning to participate in a sport or activity not listed as covered in the policy wording during your trip. Please note that if using a two-wheeled motor vehicle as a driver or passenger you must wear a crash helmet and the driver must hold a licence permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which you are travelling (if such a licence is required under the laws of that country).	Pages 10 and 25, 'Sports and Activities' and Page 17, General Exclusions, number 9
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 7, 'Law and Jurisdiction'

Period of Insurance

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

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

Cover ends when you return to your home address in the United Kingdom 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 your home address in the United Kingdom.

You must be 75 years of age or under at the date of buying this policy.

If you have purchased a Single Trip policy, you are covered for one trip of up to 5 days.

If you have purchased an Annual Multi-Trip policy, you are covered for as many trips as you like within the period of cover provided no single trip lasts longer than 5 days.

Cover is only provided for trips taken within the United Kingdom where you have pre booked travel, accommodation, activity or entertainment tickets and which have been paid for in advance of the date you depart on your trip.

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

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

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

To obtain a refund, please phone **0333 300 0331**, email **info@direct-travel.co.uk** or write to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**.

Claim Notification

You can make a claim by contacting:

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

Phone: 0845 603 6497

Fax: 01273 376 935

E-mail: uk.claims@aig.com

Your Right to Complain

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

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

Phone (claims): 0845 603 6497

Phone (non-claims): 0845 605 2500

E-mail: ukcustomerrelations@aig.com

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

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

The Financial Ombudsman Service address is:

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

Phone: 0800 023 4567

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

0300 123 9123

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

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

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

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

For this type of insurance, 90% of your claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 0207 741 4100 or 0800 678 1100.

Policy Wording

General information about this insurance

Insurance provider

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

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

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

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

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

Your UK Day and Break 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)

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

For this type of insurance, 90% of **your** claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on **0207 741 4100**, or **0800 678 1100**.

How we use personal information

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

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

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

To opt-out of marketing communications contact **us** by e-mail at: **opt-out@aig.com** or by writing to: **Marketing Preference Team, AIG, 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** or write to **Data Protection Officer, Legal Department, AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB**.

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

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

Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions at any time in the last 6 months:

- 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.

In addition, claims will not be covered where at the time of purchasing this insurance **you** or any **insured person** has suffered from any of the following within the last 6 months:

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

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 16 for further information.

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

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

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

Changes to your health after purchasing your policy

• Single Trip policies

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

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

• Annual Multi-Trip policies – changes to your health after travel is booked

If after the start date of **your** policy and after the date **your** travel, accommodation, activity or entertainment tickets or confirmation of booking were issued, **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition **you** receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, **you** do not have a duty to disclose details of **your** change in circumstances to **us** 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** booked **your trip** and within the **period of cover**, cover will continue under the existing terms of the policy. However, if **you** are no longer able to travel on **your** forthcoming **trip** due to **your** change in circumstances, **you** would be entitled to make a claim under section A (Cancelling **your trip** or day out) for **your** costs which cannot be recovered from elsewhere.

• Annual Multi-Trip policies – changes to your health before travel is booked

If **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition **you** receive inpatient medical treatment or are placed on a waiting list for investigation or

medical treatment after the start of **your** policy but before **you** have booked **your trip** this policy will not provide cover for any claims related to **your** change in health or arising out of or in connection with that health condition.

If, due to **your** change in health, **you** decide this policy is no longer suitable **you** will be entitled to cancel **your** policy, in which case, **we** will refund a proportionate amount of the **policyholder's** premium.

Please refer to General exclusion number 1 on page 16 for further information.

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 (where 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 using an EU carrier.

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

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

Sports and activities

If **you** intend to take part in a sport or activity not listed as covered on page 25 during **your trip**, please contact Direct Travel Insurance Customer Services by phoning 0333 300 0331 or by e-mailing info@direct-travel.co.uk before taking part to make sure that cover is provided.

Cancellations and refunds

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact **us** by phoning 0333 300 0331, by e-mailing info@direct-travel.co.uk or by writing to **Direct Travel Insurance Customer Services, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**, within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium the **policyholder** has paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

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

If **you** are an Annual Multi-Trip **policyholder** and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, **we** will only refund a proportionate amount of the **policyholder's** 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, the **policyholder** must contact **us** by phoning 0333 300 0331, emailing info@direct-travel.co.uk or writing to **Direct Travel Insurance Customer Services Department, Shoreham Airport, Shoreham by Sea, West Sussex BN43 5FF**. In line with the terms outlined below **we** will refund a proportion of the premium the **policyholder** has paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

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

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

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 15 of this policy which is incapable of remedy or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Age limits

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

All **insured persons** must be 75 years of age or under at the date of buying this policy.

Cover options available

Types of cover and durations

Single Trip

This gives **you** cover to travel on one **trip** for up to 5 days for travel within the **United Kingdom**.

Please note:

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

Annual Multi-Trip

This gives **you** cover to travel within in the **United Kingdom** as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than 5 days.

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

Geographical area

This policy provides cover for travel within the **United Kingdom**.

Period of cover

Cover under section A (Cancelling **your trip** or day out) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover under section A (Cancelling **your trip** or day out) 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** 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 **your home** address in the **United Kingdom**.

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 unavoidable delays affecting **your** return flight or **public transport**, **your** return **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 3 days.

How to make a claim

You must register a claim by contacting the following company:

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

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 15.

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

How to make a complaint

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

Customer Relations, Direct Travel Insurance, P.O. Box 2157, Shoreham By Sea, BN43 9DH
Phone (claims): 0845 603 6497
Phone (non-claims): 0333 300 0331
E-mail: ukcustomerrelations@aig.com

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

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

The Financial Ombudsman Service address is:

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

Telephone: 0800 023 4567

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

Telephone: 0300 123 9123

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

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

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them.

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, not exceeding a maximum of 5 days in duration, starting from the time that **you** leave **your home** in the **United Kingdom** or from the **start date** shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**.

Unattended

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

United Kingdom

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

Valuables and electronic/other equipment

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

War

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

We, us, our

AIG Europe Limited.

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 during **your trip**).
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 on behalf of the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
10. After a claim has been settled, any damaged items which **you** have sent into Direct Travel Insurance Claims will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section E (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 within the last 6 months:
 - 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 in the last 6 months unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - **you** have a medical condition for which **you** are taking prescribed medication; or
 - **you** have been referred to or seen by a medical specialist or needed inpatient treatment.
 - c. If **you** are an Annual Multi-Trip policyholder and after the policyholder has paid the insurance premium but before **you** booked your travel **you** or anyone insured on this policy suffer from any of the following:
 - **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition or cancer; or
 - **you** receive inpatient medical treatment; or
 - **you** are placed on a waiting list for investigation or medical treatment.

Please refer to the Health conditions section on pages 8 and 9 of this policy wording for further details.
 - d. **You** are travelling with the purpose of receiving medical treatment.
 - e. **You, a relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend who **you** had planned to stay with, are receiving or waiting for medical investigation or treatment for any diagnosed or undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
 - f. **You, a relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance.
4. Any claim 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.
5. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.
6. 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).
7. 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.

8. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section D1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
9. 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).
10. 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 E, 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).
11. 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**.
12. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Any level of participation in motor racing, rallying or vehicle racing of any kind other than as a spectator.
14. Any claim involving **you** taking part in **manual labour** during **your trip**.
15. Any claim involving **you** taking part in any sport or activity other than those listed in the Sports and activities section on page 10 and page 25 of this policy wording.
16. Any claim relating to a **winter sports** activity other than those listed in the definitions section on page 15 of this policy wording.
17. 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).
18. 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.
19. 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).
20. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

Sections of cover

Section A – Cancelling your trip or day out

What you are covered for under section A

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

- travel, accommodation or entertainment expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back; and
- the cost of excursions, tours and activities 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 room rate, entry ticket, **public transport** fare or flight fare 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 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 1c and 1d 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 at **home** 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 at **home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If **you** become pregnant after the date **you** purchased this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.
3. **You** not wanting to travel or attend **your** pre-booked event or activity.
4. Any extra costs resulting from **you** not telling 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 the loss of, or **your** failure to obtain and carry the required documentation **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your trip**.
7. Costs that have not been incurred by or on behalf of an **insured person**.
8. Costs such as pre-paid entry tickets, which are recoverable from the promoters or organisers of the venue or event **you** have booked to attend.

Please also refer to the General exclusions shown on pages 16 and 17 of this policy wording for details of what is not covered.

Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour, activity or event 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 at your home address**
- 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 B – Cutting your trip short

What you are covered for under section B

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

- travel, accommodation or entertainment expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of pre-paid excursions, tours and activities which **you** cannot get back; and
- reasonable additional travel to return back to **your home** address in 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 room rate, entry ticket, **public transport** fare or flight fare originally booked if they are non-transferable.

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

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

Please note: **We** will calculate claims for cutting short **your trip** from the time **you** begin **your** return journey to **your home** address in the **United Kingdom**. **Your** claim will be based on the unused pre-booked or pre-paid accommodation, travel or event expenses which **you** cannot get back.

What you are not covered for under section B

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.
3. Any additional expenses incurred should **you** decide to travel to any destination other than **your home** address in 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 **your home** address **we** will only be liable for the equivalent costs which **you** would have incurred had **you** done so.

4. **You** being unable to continue with **your** travel due to the loss of, or **your** failure to obtain and carry the required documentation **you** need for the **trip**.
5. The cost of **your** intended return travel to **your home** address if **we** have paid additional travel costs for **you** to cut short **your trip**.

Please also refer to the General exclusions shown on pages 16 and 17 of this policy wording for details of what is not covered.

Claims evidence required for section B 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 **your home** address in the **United Kingdom**, emergency posting overseas

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

Section C1 – Travel delay – Ground transportation

Please note: **You** are entitled to claim under sections C1, C2 or C3 but not under more than one of these sections.

What you are covered for under section C1

We will pay up to the amount shown in the table of benefits if **your** pre-booked or pre-planned journey to **your** intended destination by sea vessel, coach or train is delayed for more than 2 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown. Or if the vehicle in which **you** are travelling is directly involved in an accident which results in a delay of more than 2 hours.

We will pay a benefit for each complete 2 hour period that **you** are delayed, as long as **you** eventually go on the **trip**.

Section C2 – Travel delay – Air transportation

You are entitled to claim under sections C1, C2 or C3 but not under more than one of these sections.

What you are covered for under section C2

We will pay up to the amount shown in the table of benefits if **your** pre-booked or pre-planned journey to **your** intended destination by scheduled aircraft is delayed for more than 6 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 6 hour period that **you** are delayed, as long as **you** eventually go on the **trip**.

Section C3 – Abandoning your trip or day out

What you are covered for under section C3

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
- entry tickets

if it is necessary for **you** to cancel **your** pre-booked or pre-planned journey to **your** intended destination by sea vessel, coach or train is delayed for more than 3 hours or 8 hours if travelling by scheduled airline due to poor

weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown. Or if the vehicle in which **you** are travelling is directly involved in an accident which results in a delay of more than 3 hours.

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 room rate, entry ticket, **public transport** fare or flight fare originally booked if they are non-transferable.

Section C4 – Breakdown (own vehicle)

What you are covered for under section C4

We will pay up to the amount shown in the table of benefits for the reasonable roadside recovery costs that **you** incur in the event that **your** own vehicle breaks down or is involved in an accident which leaves the vehicle unsafe to drive on **your** journey to or from **your** intended destination in the **United Kingdom**.

Cover will also apply if **you** are travelling between pre-booked locations which make up part of **your trip**. For example, travelling between **your** pre-booked accommodation and the theme park **you** plan to visit.

What you are not covered for under sections C1, C2, C3 and C4

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 C3).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
3. Any claims where **you** have not arrived at or checked in for **your trip** at the 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.
5. 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.
6. Any claims relating to **your** own vehicle where **you** have not obtained written confirmation from a reputable roadside recovery operator or company stating the reason for the breakdown.
7. Any claims arising as a result of **your** vehicle running out of fuel, oil or water unless this was due to an unexpected mechanical failure.
8. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **your** vehicle is 15 years old or over at the time of commencing **your trip** (this only applies if **you** are claiming under section C4).

Please also refer to the General exclusions shown on pages 16 and 17 of this policy wording for details of what is not covered.

Claims evidence required for sections C1, C2, C3 and C4 may include

- Proof of travel (confirmation invoice, travel 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 C3 only)

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

Section D1 – Personal belongings and baggage

What you are covered for under section D1

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 13.
- 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 14.
- 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 D2 – Personal money

What you are covered for under section D2

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).

What you are not covered for under sections D1 and D2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft 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 or damage to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.

9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Damage to dentures.

Please also refer to the General exclusions shown on pages 16 and 17 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 D1 and D2 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
- Loss or theft of a passport or other documents - police report, consular report, receipt for cost of replacement passport
- 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 E – 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 E

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

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

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

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

Please refer to the General exclusions shown on pages 16 and 17 of this policy wording for details of what is not covered.

Claims advice for section E

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

Sports and activities (See page 10)

Cover is available under Section E - Personal accident for certain sports and activities. **You** must notify **us** when purchasing **your** policy if **you** intend to participate in any activities not listed below during **your** insured **trip**.

All activities listed below are covered as standard:

Aerobics, Air boarding, Angling, Archery, Badminton, Banana boating, Boardsailing / windsurfing, Baseball, Basketball, Beach games, Biathlon, Body boarding / boogie boarding, Bowling, Bowls, Breathing observation bubble diving (to 30 metres), Canoeing and kayaking - Grade 1 Rivers, Canopy walking / tree-top walking, Catamaran sailing, Clay pigeon shooting, Cookery courses, Croquet, Cross country running, Cycling, Darts, Dinghy sailing, Dog sledding, Dragon boating, Elephant trekking (must be with official organisers), Fell walking, Fishing, Handball, Hiking (below 4,000 metres), Inline skating, Jet skiing, Jogging, Kayaking and canoeing - Grade 1 Rivers, Korfbal, Motor cycling (limitations apply. Please see General exclusion number 10 for details), Mountain biking (recreational only - must be on recognised routes), Netball, Paintballing (must wear eye protection), Parachute jumping (tandem), Parascending (over water), Pistol shooting, Pony trekking, Pool, Rafting, Rambling, Rifle shooting, Ringos / doughnuts, Roller blading / skating, Rounders, Rowing, Running (not long distance), Sail boarding, Sailing / yachting (within a 12-mile limit of the coastline), Scuba diving (up to 30 metres depth if qualified or with an instructor), Shooting, Skate boarding, Snooker, Small bore target shooting, Snorkelling, Softball, Street dancing, Surfing (cover provided if part of a non professional competition), Swimming, Table tennis, Tennis, Tenpin bowling, Trampolining, Trekking / walking / hiking up to 4,000 metres, Tug-of-war, Ultimate Frisbee, Volleyball, Wake boarding, War games (must wear eye protection), Water polo, Water skiing (no competitions), Windsurfing (no competitions), **Winter sports** (see definition on page 15), Yoga.

Should **you** decide to participate in an activity after having purchased **your** policy that is not shown in the above list, please ensure that **you** first check with Direct Travel Insurance Customer Services by phoning **0333 300 0331** or by e-mailing **info@direct-travel.co.uk** before taking part to make sure that cover is provided.

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.

Summary of important contact details

CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS

Phone: 0333 300 0331

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

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

CLAIMS – Direct Travel Insurance Claims

Address: PO Box 60108, London SW20 8US

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

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

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

SALES – Direct Travel Insurance

Website: www.direct-travel.co.uk Phone: 0333 300 0331

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)