

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 15.

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	£250 £150 £150	£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 seen a hospital 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>Pages 16 and 17, 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); or 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. for the loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature 	<p>Pages 22 and 23, Section D1</p> <p>Page 14, 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 in the 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, 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.

We will not refund your 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 **0845 075 6659**, 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@travelguard.com

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 075 6659

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

In relation to claims:

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

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

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

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

Phone: 0845 080 1800

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

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

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

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