



direct travel
insurance

defaqto

TRAVEL INSURANCE

2009



Your travel insurance policy

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

Claims enquiries
TEL 0845 603 6497

Sales and enquiries
TEL 0845 605 2500

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Your travel insurance policy summary

This is a summary of your Direct Travel Insurance policy. It does not contain the full terms and conditions of cover, which may be found within the policy wording.

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA Number 202628). This information can be checked on the FSA's register by visiting the FSA website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234. AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc (AIG).

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

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Type of insurance and cover

This policy provides travel insurance for either

- a) single trips (up to a maximum of 365 days for Standard or Premier Plus cover); or
- b) annual multi-trips with journeys lasting no more than 30 days for Standard cover, 45 days for Premier cover, 62 days for Premier Plus cover or 31 days for Senior Citizens cover (21 days if you are not the lead traveller and are travelling independently).

Please refer to your policy schedule for your selected cover.

Personal possessions and personal and business money cover may also be included – Your policy schedule will show if you selected these options.

Some winter sports, dangerous activities and other cover options may also be included – Your policy schedule will show if you selected these options.

Geographical areas

Area 1 The **United Kingdom**.

Area 2 Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Egypt, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

Area 3 Worldwide, except the United States of America, Canada and the Caribbean Islands.

Area 4 Worldwide, including the United States of America, Canada and the Caribbean Islands.

For European Annual Multi-trip cover - all countries covered by Areas **1 & 2**.

For Worldwide Annual Multi-trip cover - all countries covered by Areas **1, 2, 3 & 4**.

Please note:

- **No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.**
- **No cover is provided for claims resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.**

Conditions

It is essential that you refer to the 'Insurance conditions relating to health' section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

If your health changes after you have purchased your policy, you must telephone Direct Travel Insurance to make sure that your cover is not affected.

If you are taken into hospital, or think you may have to come home early because of illness or accident, you must tell the Medical Emergency Assistance Company, Direct Travel Insurance Assistance, immediately.

Significant features and benefits

This table shows the maximum benefits you can claim.

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
1 Cancellation or curtailment (if cover is included)				
Maximum benefit	£3,000	£4,000	£6,000	£6,000
Excess	£60	£50	£40	£40
2 Medical emergency, repatriation and associated expenses				
Maximum benefit	£10,000,000	£15,000,000	£20,000,000	£20,000,000
Excess	£60	£50	£40	£40
Hospital benefit				
Maximum benefit	£1,000 (£15 per day)	£1,000 (£20 per day)	£2,000 (£25 per day)	£2,000 (£25 per day)
Excess	Nil	Nil	Nil	Nil
Emergency dental treatment				
Maximum benefit	£200	£200	£500	£500
Excess	£60	£50	£40	£40
3 Personal possessions (if cover is included)				
Maximum benefit	£1,500	£2,000	£3,000	£3,000
Single article limit	£200	£250	£300	£300
Valuables limit	£200	£300	£500	£500
Excess	£60	£50	£40	£40
Delayed personal possessions				
Maximum benefit	£100 (after 12 hours)	£350 (£150 after 12 hours)	£450 (£150 after 12 hours)	£450 (£150 after 12 hours)
Excess	Nil	Nil	Nil	Nil
4 Personal money (if cover is included)				
Maximum benefit	£500	£500	£500	£500
Cash limit	£200 (£100 for children)	£250 (£125 for children)	£350 (£175 for children)	£350 (£175 for children)
Excess	£60	£50	£40	£40
5 Loss of passport				
Maximum benefit	£250	£300	£500	£500
Excess	Nil	Nil	Nil	Nil
6 Personal accident				
Maximum benefit for Death	£5,000 (£1,000 if under 19)	£10,000 (£2,500 if under 19)	£30,000 (£3,000 if under 19)	£3,000
Maximum benefit for Loss of limbs/sight	£15,000	£30,000	£75,000	£75,000
Maximum benefit for Permanent total disablement	£15,000	£30,000	£75,000	Nil
Excess	Nil	Nil	Nil	Nil
7 Missed departure				
Maximum benefit	£600	£600	£1,000	£1,000
Excess	Nil	Nil	Nil	Nil

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
8 Delayed departure				
Maximum benefit	£100 (£20 after 12 hours)	£200 (£20 after 12 hours)	£350 (£35 after 12 hours)	£350 (£35 after 12 hours)
Excess	Nil	Nil	Nil	Nil
Abandonment				
Maximum benefit	£3,000	£4,000	£6,000	£6,000
Excess	£60	£50	£40	£40
9 Personal liability				
Maximum benefit	£2,000,000	£2,000,000	£2,000,000	£2,000,000
Excess	£100	£100	£100	£100
10 Legal Advice				
Maximum benefit	£50,000	£50,000	£50,000	£50,000
Excess	Nil	Nil	Nil	Nil
11 Extended kennel and/or cattery fees				
Maximum benefit	£250	£250	£250	£250
Excess	Nil	Nil	Nil	Nil
12 Catastrophe				
Maximum benefit	Nil	£200	£1,000	£1,000
Excess	N/A	Nil	Nil	Nil
13 Hijack/Mugging				
Maximum benefit for Hijack	Nil	Nil	£1,000 (£100 per 24 hours)	£1,000 (£100 per 24 hours)
Excess	N/A	N/A	Nil	Nil
Maximum benefit for Mugging	Nil	Nil	£1,000	£1,000
Excess	N/A	N/A	Nil	Nil
14 Replacement employee cover				
Maximum benefit	Nil	Nil	£1,500	£1,500
Excess	N/A	N/A	Nil	Nil
15 Ski equipment, ski pass and ski equipment hire (if cover is included)				
Maximum benefit for your own equipment	N/A	£400	£1,000	£1,000
Maximum benefit for hired equipment	N/A	£300	£500	£500
Excess	N/A	£50	£40	£40
Maximum benefit to hire ski equipment	N/A	£400 (£20 per day)	£500 (£25 per day)	£500 (£25 per day)
Excess	N/A	Nil	Nil	Nil
Maximum benefit for ski pass	N/A	£500	£500	£500
Excess	N/A	£50	£40	£40
16 Ski/snowboard pack (if cover is included)				
Maximum benefit	N/A	£400 (£20 per day)	£500 (£25 per day)	£500 (£25 per day)
Excess	N/A	Nil	Nil	Nil

Section/Title	Policy Type			
	Standard	Premier	Premier Plus	Senior Citizens
17 UK Physiotherapy (if cover is included)				
Maximum benefit	N/A	£350	£350	£350
Excess	N/A	Nil	Nil	Nil
18 Piste closure (if cover is included)				
Maximum benefit	N/A	£300 (£15 per day)	£500 (£30 per day)	£500 (£30 per day)
Excess	N/A	Nil	Nil	Nil
19 Avalanche closure (if cover is included)				
Maximum benefit	N/A	£125 (£25 per day)	£500 (£50 per day)	£500 (£50 per day)
Excess	N/A	Nil	Nil	Nil
20 Golf equipment and golf equipment hire (if cover is included)				
Maximum benefit for golf equipment	N/A	£2,000	£2,000	£2,000
Excess	N/A	£50	£40	£40
Maximum benefit to hire golf equipment	N/A	£350 (£50 per day)	£350 (£50 per day)	£350 (£50 per day)
Excess	N/A	Nil	Nil	Nil
21 Non-refundable golfing fees (if cover is included)				
Maximum benefit	N/A	£350 (£50 per day)	£350 (£50 per day)	£350 (£50 per day)
Excess	N/A	Nil	Nil	Nil
22 New Zealand disability benefit (if cover is included)				
Maximum benefit	£250 per week (Nil if under 19)	£250 per week (Nil if under 19)	£250 per week (Nil if under 19)	£250 per week
Excess	Nil	Nil	Nil	Nil
23 Wedding cover (if cover is included)				
Maximum benefit for wedding rings	£250 (per ring)	£250 (per ring)	£250 (per ring)	£250 (per ring)
Maximum benefit for wedding gifts	£1,000 (per couple)	£1,000 (per couple)	£1,000 (per couple)	£1,000 (per couple)
Maximum benefit for wedding attire	£1,500 (per person)	£1,500 (per person)	£1,500 (per person)	£1,500 (per person)
Maximum benefit for Photographs/ video recordings	£750 (per couple)	£750 (per couple)	£750 (per couple)	£750 (per couple)
Excess	£60	£50	£40	£40
24 Scheduled airline failure Insurance (if cover is included)				
Maximum benefit	£1,500	£1,500	£1,500	£1,500
Excess	Nil	Nil	Nil	Nil

Significant or unusual exclusions or limitations

Standard, Premier and Premier Plus policies - You are not covered on this policy if you are 66 or over at the start date of the policy.

Senior Citizens policies - You are not covered on this policy if you are 76 or over at the start date of the policy.

The excesses will be shown within your policy wording. Please see page 8 for details

General exclusions (see page 36 for full details)

- No cover is provided for claims resulting from you travelling to a specific country or to an area where The Foreign and Commonwealth Office have advised against all but essential travel.
- You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
- War risks, riot/civil commotion, terrorism (except under Sections 2, 6 and 13 unless caused by nuclear, chemical or biological attack), radioactive contamination.
- For single trip cover, any winter sports or hazardous activity unless any necessary additional premium has been paid. For Standard annual multi-trip cover, any winter sports or hazardous activity unless any necessary additional premium has been paid.
- For Premier, Premier Plus and Senior Citizens annual multi-trip cover, any hazardous activity unless any necessary additional premium has been paid and winter sports for greater than 17 days for each journey.
- Your wilfully, self inflicted injury or illness, suicide or attempted suicide, solvent abuse, drug abuse, alcohol abuse or your self-exposure to needless peril (except in an attempt to save human life).
- Expenses incurred as a result of a tropical disease where you had not had the recommended inoculations and/or taken the recommended medication.

Section 1 - Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy or where notification of redundancy was given prior to the application for this policy.
- We will only cover claims which arise as a result of the death, serious injury or serious illness of you, your close relative, someone you are travelling with (on whom your trip depends), your sole travelling companion, your close business associate or a friend you were going to stay with. See page 15 Section 1 for full details.
- Claims arising from you suffering from stress, anxiety, depression or any other mental or nervous disorder unless the condition has developed since the policy was issued and has been diagnosed by a consultant specialising in the field.
- Circumstances known to you prior to the date the insurance is effected or the time of booking any trip (whichever is the earlier) which could reasonably be expected to give rise to cancellation or curtailment of the trip.

Section 2 - Medical emergency, repatriation and associated expenses

- Services or treatments which in the opinion of the doctor in attendance and Direct Travel Insurance Assistance can wait until you get back to Great Britain or your home country.

Section 3 - Personal possessions and delayed personal possessions

- Breakage of sports equipment while it is being used, fragile articles, musical instruments, camcorders and other items is excluded unless the damage occurs by fire or accident to the vehicle in which they are being carried – please see your policy wording for the full details.
- Personal possessions that are not on you all the time unless they are in your locked accommodation or contained out of sight in a secure baggage area (see page 19 Section 3 for full details).
- Valuables left unattended at any time unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
- If something is lost or stolen, you must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. You should also get a report from your tour operator's representative or your hotel or apartment manager if this is appropriate.

Section 4 - Personal and business money and Section 5 - Loss of passport

- Personal and business money, or your passport, left unattended at any time unless locked in a safe or safety deposit box or in your locked accommodation.

Section 7 - Missed departure

- Any journey or one-way trip within the United Kingdom not involving a sea crossing.

Section 8 - Delayed departure or abandonment

- You not checking in at the departure point when you should have done.
- Missed connections.
- Any journey or one-way trip within the United Kingdom not involving a sea crossing.
- Failure of public transport caused by riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy or when you booked your trip.

Section 9 - Personal liability

- Anything arising from you owning or using any aircraft, mechanical or motorised vehicles.
- No cover in respect of property owned, hired or borrowed by you.

Section 10 - Legal advice and expenses cover

- Claims against a carrier, travel or holiday agent, tour operator or someone you are travelling with.

Section 15 - Ski equipment, ski pass and ski equipment hire

- Ski equipment unless it is on you, in your locked accommodation, in a locked store room, locked to secure racking when available during the day or contained out of sight in a secure baggage area (see page 28 Section 15 for full details).

Section 20 - Golf equipment

- Golf equipment unless it is on you, in your locked accommodation or contained out of sight in a secure baggage area (see page 31 Section 20 for full details).

Section 23 - Wedding cover

- Personal possessions unless they are on you, in your locked accommodation or contained out of sight in a secure baggage area.

Section 24 - Scheduled airline failure Insurance

- Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure.

Duration

This is an annually renewable policy or single trip policy - Please refer to your policy schedule for your selected cover.

Cancellation period

If you find that this policy does not meet your needs, you may cancel your policy by contacting Direct Travel Insurance on 0845 605 2500. You must confirm your wish to cancel within 14 days of receipt of your policy documentation in order to receive a full premium refund. Please see General conditions on page 36 for full details.

Auto renewal service

If you have opted to take advantage of our automatic renewal service, we will automatically renew your policy each year unless we have heard otherwise. We will write to you prior to the renewal date of your policy to remind you that this is happening. We will then collect the renewal premium from your credit or debit card.

We can only guarantee automatic renewal if:

- 1 the credit or debit card details have not changed or expired;
- 2 you have informed us of any change to your personal circumstances, including health.

If you wish to opt out of automatic renewal or need to tell us about any changes to your policy, please call 0845 605 2500.

Claim notification

To make a claim contact the Direct Travel Insurance Claims Department, Po Box 60108, London SW20 8US or phone 0845 603 6497 or e-mail claims@direct-travel.co.uk.

Making yourself heard

Any complaint you may have in respect of claims should in the first instance be addressed to The Customer Care Manager, Direct Travel Insurance Claims Department, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. Any complaint you may have in respect of sales should in the first instance be addressed to The Technical and Operations Manager, Direct Travel Insurance Services Limited, Shoreham Airport, Shoreham-by-Sea, West Sussex BN43 5FF. If the complaint is still not resolved, you can approach The Financial Ombudsman Service at South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR. Referral to the Financial Ombudsman will not affect your right to take legal action. Full details of addresses and contact numbers can be found within the policy wording.

Financial Services Compensation Scheme (FSCS)

Direct Travel Insurance and AIG UK Limited are covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme. This insurance is protected in full for the first £2,000 and 90% of any amount above this threshold. Full details are available at www.fscs.org.uk

Contact phone numbers

Direct Travel Insurance Assistance (24-hour medical emergency and travel assistance)	+44 (0) 1273 747 602
Direct Travel Insurance concierge service (Premier Plus and Senior Citizens policies only)	+44 (0) 1273 747 613
Direct Travel Insurance legal advice and expenses cover	+44 (0) 1273 747 613
Direct Travel Insurance Claims Department	0845 603 6497
Direct Travel Insurance sales and policy enquiries	0845 605 2500
Talking nurses (non-emergency medical helpline)	+44 (0) 208 481 7789

(If you are calling from abroad please use the United Kingdom international dialling code and miss out the first zero).

Policy wording

Important

This is **your** travel insurance policy. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the schedule which must be attached to the policy.

In return for having accepted **your** premium **we** will in the event of accident, **bodily injury**, death, illness, disease, loss, theft, damage or other events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** schedule. All words and phrases printed in bold on both documents have the same meaning.

Before you travel – Please read the whole of this policy and make sure **you** understand exactly what is and is not covered. It is important because it contains information on how **we** will deal with **your** claim. If **you** have any questions or **you** want extra cover, please contact Direct Travel Insurance immediately.

This policy is only available to **you** if **you** have **your** main **home** in the **United Kingdom** and **you** are registered with a medical practitioner in the **United Kingdom**. All **journeys** must start and end in the **United Kingdom**. All **one-way trips** must start in the **United Kingdom** and end up to 17 days after **you** arrive at **your** final destination.

Age limits -

Standard, Premier and Premier Plus policies - **You** are not covered on this policy if **you** are 66 or over at the **start date** of the policy.

Senior Citizens policies - **You** are not covered on this policy if **you** are 76 or over at the **start date** of the policy.

Trip limits -

Annual multi-trip cover (individual, **couple** or **family**):

- As the **main insured person** or another **insured person** travelling with, joining or returning from the **main insured person**, **you** are not covered on this policy for any **journey** which is more than 30 days for Standard cover, 45 days for Premier cover, 62 days for Premier Plus cover or 31 days for Senior Citizens cover;
- As an **insured person** not travelling with, joining or returning from the **main insured person**, **you** are not covered on this policy for any **journey** which is more than 21 days.

Single trip cover (individual(s), **couple** or **family**):

- Standard and Premier Plus policies - **You** are not covered on this policy for any **journey** or **one-way trip** lasting more than 12 months.
- Senior Citizens policies - **You** are not covered on this policy for any **journey** or **one-way trip** lasting more than 31 days.

Policy excess – One or more excesses may be applicable to **your** claim. Please refer to page 8 for important further details.

Cancellation period - **You** are able to cancel this policy at any time. If **you** decide that this policy does not meet **your** needs, **you** must contact Direct Travel Insurance on 0845 605 2500 to confirm **your** wish to cancel. Providing **your** policy has been paid in full and **you** notify **us** within 14 days of receipt of **your** policy documentation, **you** will receive a full premium refund as long as **you** have not travelled, no valid claim has been made or is intended to be made and no incident likely to give rise to a valid claim has occurred.

If **you** have commenced **your journey** and a claim has been submitted or there has been an incident likely to give rise to a claim during the current **period of insurance**, which is deemed valid under this cover, no premium refund will be given.

If **you** cancel after the first 14 days of receipt of **your** policy documentation no premium refund will be given. Please see General conditions on page 36 for full details.

The information **you** have supplied forms part of the contract of insurance with **us**. **Your** policy is evidence of that contract.

The schedule and any endorsements are all part of the policy.

This insurance will be governed by English Law, and **you** and **we** agree to submit to the exclusive jurisdiction of the courts of England and Wales, 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.

Promise of service

What to do if **you** need to make a complaint:

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

In relation to sales and administration matters:

The Technical and Operations Manager
 Direct Travel Insurance Services Limited
 Shoreham Airport
 Shoreham-by-Sea
 West Sussex
 BN43 5FF
 E-mail: info@direct-travel.co.uk

In relation to claims matters:

The Customer Care Manager
 Direct Travel Insurance Claims Department
 Shoreham Airport
 Shoreham-by-Sea
 West Sussex
 BN43 5FF
 E-mail: customercare@direct-travel.co.uk

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

Beyond Direct Travel Insurance. If **we** have given **you our** final response and **you** are still dissatisfied **you** may refer **your** case to the **Financial Ombudsman Service (FOS)**. The **FOS** is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **we** have provided **you** with written confirmation that **our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at: **South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR** (Phone **0845 080 1800**; Fax **020 7964 1001**).

The **FOS** can deal with most complaints about **your** insurance policy. **You** have six months from the date of **our** final response to refer the matter to the **FOS**. If **you** refer the matter to the **FOS**, it will not affect **your** right to take legal action against **us**.

Our promise to you

- Acknowledge written complaints promptly
- Investigate quickly and thoroughly
- Keep **you** informed of progress
- Do everything possible to resolve **your** complaint
- Learn from **our** mistakes
- Use information from complaints to continuously improve **our** service

To help **us** improve **our** service, **we** may record or monitor telephone calls.

How to claim

Please read 'What to do if **you** need to claim' for each relevant section to ensure **you** meet the claims conditions and collate all the necessary information prior to making **your** claim. To claim, write to **Direct Travel Insurance Claims Department, PO Box 60108, London, SW20 8US** or phone **0845 603 6497** or e-mail **claims@direct-travel.co.uk** and ask for a claim form. **You** should fill in the form and send it to the Claims Department, together with all the information and documents they ask for. The notification must be made within 31 days or as soon as possible thereafter following any **bodily injury**, illness, incident, event, **redundancy** or discovery of any loss or damage which gives rise to the claim under this policy. The Claims Department is open from Monday to Friday, 09.00 to 17.00 and Saturday 09.00 to 16.00.

Policy excesses

Under most sections of **your** policy, each person insured will have to pay an excess for each and every claim they make, for each section claimed under and each incident claimed for unless an extra premium has been paid to cancel these excesses.

Section	Amount payable (where applicable)			
	Standard	Premier	Premier Plus	Senior Citizens
Section 1,2,3,4,8,15,20 and 23	£60	£50	£40	£40
Section 9	£100	£100	£100	£100

For Sections **1, 2, 3, 4, 15, 20 and 23** and Section **8** Sub section **2** the excess will be limited to twice that shown in the table above where one claim relates to two or more members of the same **family** covered by this policy and living at the same address or where one incident results in **you** claiming under two or more sections. If the additional premium (excess waiver) has been paid to cancel excesses and this is shown on the policy schedule, **you** will not have to pay any excess.

Insurance conditions relating to health (for claims under Sections 1 and 2)

PLEASE NOTE THAT THIS POLICY DOES NOT COVER PRE-EXISTING MEDICAL CONDITIONS UNLESS YOU HAVE TELEPHONED DIRECT TRAVEL INSURANCE ON 0845 605 2500 AND THEY HAVE AGREED TO PROVIDE COVER.

This insurance is designed to cover **you** for unforeseen accidents and illnesses occurring during the **period of insurance**. **You** must comply with the following conditions to make sure **your** cover is not affected. If **you** do not comply with these conditions **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

1 You will not be covered for any claim relating directly or indirectly to:

- a) any; i) respiratory condition, heart condition, circulatory condition (including hypertension, stroke, transient ischaemic attack/mini-stroke), back condition, malignant disease or any psychiatric disorder or mental illness (including stress, anxiety or depression) for which **you** have ever been diagnosed or received treatment;
- ii) other **medical condition** for which **you** are expecting to receive or have ever received medication, treatment, surgery or investigation in a hospital, clinic or general practitioner's surgery unless fully resolved and no longer requiring medication and/or medical supervision;

unless **you** have telephoned Direct Travel Insurance on **0845 605 2500** at the time of taking out this policy and they have agreed to provide cover.

For **your** information, examples of conditions that can be indirectly linked include: someone with breathing difficulties who then suffers a chest infection of any kind; someone with high blood pressure who then has a heart attack, stroke or mini-stroke; someone with diabetes who then has a heart attack, stroke or mini-stroke; someone who has or has had cancer who suffers with a secondary cancer; someone with osteoporosis who then suffers with a broken or fractured bone.

- b) pregnancy or childbirth if **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**;
 - c) any **medical condition** for which **you** have received a terminal prognosis;
 - d) any **medical condition** for which **you** are on a waiting list;
 - e) any **medical condition** for which **you** know **you** need surgery or treatment;
 - f) any **medical condition** for which **you** are awaiting the results from any tests or investigations;
 - g) any travel against the advice of **your** doctor or travel that would be against the advice of **your** doctor had **you** sought his/her advice;
 - h) travel with the intention or knowledge of obtaining medical treatment (including surgery or investigation) or advice outside of **Great Britain**.
- 2 You** will not be covered for circumstances that **you** are aware of at the time of purchasing this policy if **you** knew that they could reasonably be expected to give rise to a claim.
- 3 If your** health changes after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** must telephone Direct Travel Insurance on **0845 605 2500** to make sure **your** cover is not affected. Please note that **your** doctor's decision that **you** are well enough to undertake **your journey** or **one-way trip** does not ensure that **you** will be covered to travel. Please telephone **0845 605 2500** if **you** have any such concerns regarding **your** fitness to travel. In the rare event that **we** are no longer able to provide cover, **we** will refund **you** with the unused portion of **your** premium unless **you** are making a claim.

You should also refer to the General exclusions on page 36.

Talking nurses - non-emergency medical helpline

Talking nurses +44 (0) 208 481 7789

Talking nurses provides access to medical advice from qualified nurses, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names, and what **your** medication is called in the country **you** are travelling to, and advice for parents travelling with children.

Geographical areas

Area 1 The **United Kingdom**.

Area 2 Europe, including all countries to the west of the Ural Mountains, islands in the Mediterranean, Egypt, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

Area 3 Worldwide, except the United States of America, Canada and the Caribbean Islands.

Area 4 Worldwide, including the United States of America, Canada and the Caribbean Islands.

For European Annual Multi-trip cover - all countries covered by Areas **1 & 2**.

For Worldwide Annual Multi-trip cover - all countries covered by Areas **1, 2, 3 & 4**.

Please note:

- No cover is provided under this policy for any trip in, to or through Afghanistan, Cuba, Liberia or Sudan.
- No cover is provided for claims resulting from **you** travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.

24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover

See under the headings 'Cancellation or curtailment charges - Section 1', 'Medical emergency, repatriation and associated expenses - Section 2' and 'Legal advice and expenses cover - Section 10' for more information.

Worldwide Emergency

+44 (0) 1273 747 602

24-hour medical emergency and repatriation service

You can use this service outside **your home country** and **Great Britain** during **your journey**.

If a medical problem happens contact Direct Travel Insurance Assistance as soon as possible.

Use the appropriate international dialling code for the **United Kingdom** followed by:

Emergency phone number **1273 747 602**; Fax **870 130 1953**.

Alternatively you can contact Direct Travel Insurance Assistance by e-mailing assistance@direct-travel.co.uk. Please give Direct Travel Insurance Assistance **your** name and **your** policy schedule number. Say that **you** are insured with Direct Travel Insurance.

Direct Travel Insurance Assistance's doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service helpline.

The service is available if medically necessary and when **you** have a valid proof of insurance. It includes:

- a guarantee to pay hospital or doctors' fees;
- help in different languages;
- repatriation arrangements to send **you home** by land, sea or air and if necessary a nurse or doctor to travel with **you** and if **your** condition needs urgent treatment, an air or road ambulance;
- necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy);
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in the **United Kingdom**; and
- search, mountain rescue and evacuation arrangements to a hospital by land, sea or air using an air or road ambulance if necessary.

Travel assistance

This cover is provided and run by Direct Travel Insurance Assistance.

You can use this service outside **your home country** and **Great Britain** during **your journey**.

If a problem happens, contact Direct Travel Insurance Assistance as soon as possible.

Use the appropriate international dialling code for the **United Kingdom** followed by:

Phone number **1273 747 613**; Fax **870 130 1953**.

Please give Direct Travel Insurance Assistance **your** name and **your** policy schedule number. Say that **you** are insured with Direct Travel Insurance.

The service includes:

- help to replace lost or stolen tickets and travel documents and they will send **you** to a travel office which provides the replacement service; and
- transferring emergency money from the **United Kingdom** to **you** if **you** cannot use **your** normal banking or financial arrangements locally.

Direct Travel Insurance Assistance will only help arrange these services. **You** or a relative or friend in the **United Kingdom** must pay for the tickets, travel documents, emergency funds or any extra costs.

Direct Travel Insurance legal advice and expenses cover

Phone the **United Kingdom** international code followed by **1273 747 613** and say that **you** are insured by Direct Travel Insurance. **You** can call any time day or night. Please be ready to quote **your** insurance details.

Extending the period of cover

If **you** or anyone travelling with **you** cannot finish their **journey** as planned because there is an unavoidable delay to the **public transport** system, **we** will extend **your** cover free of charge until **you** can reasonably finish **your journey**. **We** will also extend **your** cover for death, injury or illness, but **we** or Direct Travel Insurance Assistance must authorise **your** extension of cover.

Concierge service

Premier Plus and Senior Citizens Policies only

Concierge Service

+44 (0) 1273 747 613

Direct Travel Insurance Assistance will provide **you** with a concierge service with many benefits for business and leisure travellers. Direct Travel Insurance Assistance can help **you** with pre-travel advice and information and can provide a range of other services whilst **you** are on **your journey**. Direct Travel Insurance Assistance will act on **your** behalf and as an intermediary in locating entertainment tickets and retail items; they can send gifts for **you**, make restaurant reservations and assist **you** in your travel arrangements.

You can use this service both before and during **your journey**.

Use the appropriate international dialling code for the **United Kingdom** followed by **1273 747 613**.

Alternatively **you** can contact Direct Travel Insurance Assistance by e-mailing concierge@direct-travel.co.uk. Please give Direct Travel Insurance Assistance **your** valid policy schedule number. Say that **you** are insured with Direct Travel Insurance.

If **you** need emergency assistance please refer to page 10.

Concierge services and examples of use:

- 1) Business e.g. secretarial services, hotel conference facilities.
- 2) Entertainment e.g. ticket reservations, sporting events, sightseeing information.
- 3) Fine foods and flowers e.g. gift deliveries of champagne and chocolates.
- 4) Hotels and restaurants e.g. restaurant reservations, hotel referrals.
- 5) Information e.g. passport and visa information, weather and currency information.
- 6) Local assistance and referrals e.g. appointments with local services, relay of urgent messages.
- 7) Travel and transportation e.g. luxury car rental, chauffeurs and transfers, ticket reservations.

Conditions relating to use:

- 1 Direct Travel Insurance Assistance cannot undertake any request that they consider to be:
 - a) for re-sale, professional or commercial purposes;
 - b) virtually impossible or unfeasible;
 - c) subject to risk e.g. illegal sources;
 - d) a violation of the privacy of another person;
 - e) a violation of national or international laws;
 - f) unethical and/or immoral;
 - g) price-shopping for discounted items.
- 2 When goods or services are purchased on **your** behalf:
 - a) items will be purchased and/or delivered in accordance with national and international regulations;
 - b) **you** will be responsible for customs and excise fees and formalities at all times;
 - c) Direct Travel Insurance Assistance recommend that they are insured for mailing and shipping. Direct Travel Insurance Assistance will accept no responsibility for any delay, loss, damage or resulting consequences.
- 3 Direct Travel Insurance Assistance reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, Direct Travel Insurance Assistance will endeavour to offer an alternative.
- 4 **You** will be responsible for all costs and expenses related to **your** request. All expenses will be debited, in some cases in advance of purchase, to a payment card that **you** provide, irrespective of the success of the search and/or **your** acceptance of the goods and/or services arranged on **your** behalf.
- 5 Direct Travel Insurance Assistance will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
- 6 Direct Travel Insurance Assistance will endeavour to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, Direct Travel Insurance Assistance will inform **you** of the potential risks. Should **you** choose to utilise the services of such a provider, Direct Travel Insurance Assistance will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
- 7 Direct Travel Insurance Assistance will accept no liability arising from any provider that does not fulfil their obligations to **you**.

Extended travel assistance services

Premier Plus and Senior Citizens Policies only

Extended Travel Assistance Services

+44 (0) 1273 747 613

Direct Travel Insurance Assistance will provide **you** with an extended travel assistance service with many benefits including advice and information and can provide a range of other services whilst **you** are on **your journey**. Direct Travel Insurance Assistance will act on **your** behalf and as an intermediary in locating assistance and services during **your journey** or **one-way trip**.

Please give Direct Travel Insurance Assistance **your** valid policy schedule number. Say that **you** are insured with Direct Travel Insurance.

If **you** need emergency assistance please refer to page 10.

Our Extended assistance service comprises:

Medical supplies

Direct Travel Insurance Assistance will help **you** in replacing lost drugs or other essential medication, or lost or broken prescription glasses, or contact lenses which are unobtainable overseas. They can also source and deliver compatible blood supplies to **you**.

Baggage tracing service

If **your personal possessions** are lost or misdirected in transit and the carrier has failed to resolve the problem, Direct Travel Insurance Assistance will help with tracing and re-delivering them. **You** will need to have **your** baggage tag number available.

Lost credit cards

Direct Travel Insurance Assistance will advise the appropriate card issuers if **your** credit or charge cards are lost or stolen on **your journey** or **one-way trip**.

Homecare

What you are covered for

If any of the following happens during **your journey** or **one-way trip**, **we** will arrange for a repairer to call at **your home** to provide assistance and, where necessary, to make emergency repairs:

- a) the failure of domestic gas or electricity supply;
- b) the failure of the internal plumbing or drainage systems;
- c) accidental or criminal damage to exterior locks and doors;
- d) accidental or criminal damage to external buildings and roof;
- e) failure of **your home** heating system;
- f) accidental or criminal damage to exterior fixed glass.

Direct Travel Insurance Assistance will keep **you** informed of the progress of any repairs. If upon **your** return **home** an independent assessor considers **your home** uninhabitable, they will provide accommodation for one night in a local hotel for the usual occupants of **your home** for up to £200.

What you are not covered for

- 1 Any circumstances **you** were aware of at the time of buying this policy;
- 2 Any costs arising as a result of failure to service the central heating system in accordance with the manufacturer's instructions;
- 3 De-scaling and any work necessary as a result of hard water deposits;
- 4 Damage incurred in gaining necessary access, or reinstating the fabric of **your home**;
- 5 Damage to the contents of **your home**;
- 6 Claims involving the restoration of services where the fault lies outside the boundary of **your home**;
- 7 Any cost or expense arising out of subsidence, landslip or heave;
- 8 The cost of repairs, spare parts and labour charges other than that as defined in the policy cover;
- 9 Subsequent claims in the event that the original fault has not been properly repaired;
- 10 Any legal liability or consequential loss arising from the provision of or any delay in providing the services to which the policy relates.

You are not covered for anything mentioned in the General exclusions on page 36.

Special conditions relating to the use of the Homecare service

- 1 **You** can call Direct Travel Insurance Assistance for help up to seven days after **you** have returned **home** from **your journey** or **one-way trip**.
- 2 **You** will be responsible for payment of all charges associated with the repair, including any call out fee.
- 3 **You** should make arrangements to pay Direct Travel Insurance Assistance's repairer at the time the work is carried out.

Definition of words

Below are certain words and phrases that have specific meanings. Whenever these words are shown in bold type in the policy they will have the meaning shown below:

Bodily injury - an identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means. Injury resulting from **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Close business associate - any person who lives in the **United Kingdom** and whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative - mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, partner's or fiancé(e)'s parent, step parent, step child, step sister, step brother, foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Couple - an individual and his or her partner provided they live together. A partner would include a civil partner.

Departure point - the airport, port, international train or coach station where **your journey** or **one-way trip** from the **United Kingdom** to **your** destination begins and where the final part of **your journey** back to the **United Kingdom** begins.

Domestic pet(s) - a cat or dog of which **you** are the sole owner.

Family - an individual and his or her partner provided they live together and their dependent children (which can include fostered or adopted children) up to and including 18 years of age and 19 to 22 inclusive if in full time further education at the **start date** of the policy.

Golf equipment - golf clubs, golf bag, golf balls, golf trolley and golf shoes. **Golf equipment** will be considered as a **pair or set** unless Golfing cover is in place.

Great Britain - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Hazardous activity - any kind of:

- a) professional sporting activity;
- b) sporting activity except: cycle-touring on a defined track, path, road or bridleway, mountain biking (except downhill racing or biking on vertical paths), **scuba diving**, golf, fell walking, fishing, parascending (over water), pony trekking, rambling, snorkeling, swimming, tennis, badminton, squash, bowls, archery or beach games;
- c) racing except racing on foot; or
- d) **winter sports** -
 - i) for Standard policy holders;
 - ii) for Premier, Premier Plus and Senior Citizens annual multi-trip policy holders for more than 17 days for each **journey**;
 - iii) for Premier Plus and Senior Citizens single trip policy holders except when the additional premium has been paid for this cover.
- e) work except: clerical work, bar work, waiting/waitressing.

You may be able to cover yourself for an activity that is not listed by contacting Direct Travel Insurance. An extra premium may need to be paid.

Home - the place **you** usually live or work in the **United Kingdom**.

Home country - the country where **you** are registered for income tax purposes.

Insured person/you/your - each person who an insurance premium has been paid for as shown on the policy schedule.

Journey(s) - a holiday or business trip that takes place during the **period of insurance** which begins when **you** leave **your home** or business address (whichever is later) and ends when **you** get back **home** or to a hospital or nursing home in the **United Kingdom** (whichever is earlier). For single trip policyholders, any other holiday or trip which begins after **you** get back is not covered.

Loss of limbs - loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of sight - total and permanent **loss of sight** in one or both eyes.

Main insured person - the person shown as the **main insured person** on the policy schedule.

Medical condition - disease, illness, injury, psychiatric disorder or mental illness (including stress, anxiety or depression).

Mugging - a violent attack on **you** that takes place with a view to theft, and is made by person(s) not previously known to **you**.

One-way trip - for single trip policyholders, a holiday or trip that takes place during the **period of insurance** which begins when **you** leave **your home** and ends up to 17 days after **you** arrive at **your** final destination at which time

all cover under this policy ceases and **we** will not be liable for any expenses, fees or charges incurred after this date.

Pair or set - a number of items of **personal possessions** (this does not include **ski equipment** or **golf equipment** where Golfing cover is in place) that belong together or can be used together.

Period of insurance - cancellation cover as described in Section **1** begins from the **start date** of **your** policy. The cover for all other sections starts at the beginning of **your journey** or **one-way trip** and finishes at the end of **your journey** or **one-way trip** (but, it will not be longer than the period for which the premium has been paid). All annual multi-trip cover ends 12 months after the **start date**. If **you** have an annual multi-trip travel policy with Direct Travel Insurance which is going to end during **your journey**, cover will continue on **your** new Direct Travel Insurance policy for the rest of that **journey**, as long as the **start date** immediately follows the end date of the old policy.

Personal and business money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets, travel tickets and ski pass (where cover is in place for **winter sports**), all held for private or business purposes.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents), business samples (when on a business trip), and other articles which belong to **you** (or for which **you** are legally responsible) (including **your valuables**, spectacles, sunglasses and passport), **ski equipment** (where cover is in place for **winter sports**) and **golf equipment**.

Public transport - any publicly licensed aircraft, sea vessel, train or coach on which **you** are booked to travel.

Redundancy - loss of permanent paid employment (other than when **you** are self-employed or accept voluntary redundancy) where **you** are entitled to payment under the current redundancy payments law.

Scuba diving - scuba diving to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

PADI Open Water - 18 metres

BSAC Ocean Diver - 20 metres

PADI Advanced Open Water - 30 metres

BSAC Sports Diver - 35 metres

PADI Deep Diver Specialty - 40 metres

BSAC Dive Leader - 50 metres

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

Secure baggage area - the locked dashboard compartment, boot or luggage compartment of a locked motor vehicle, a locked luggage box secured to a locked motor vehicle or the locked fixed storage units of a motorised or towed caravan, or the secure hold of the aircraft **you** are travelling in.

Single article - an item that is not part of a **pair or set**.

Ski equipment - skis, poles, boots, bindings, snow boards, ice skates, crampons, skins, shovels and avalanche probes and other ancillary **winter sports** equipment.

Ski pack - hired **ski equipment**, ski school fees and lift passes.

Start date -

- a) for single trip policyholders, the date **your** premium is paid;
- b) for new annual Direct Travel Insurance policyholders, the commencement date shown on **your** policy schedule; and
- c) for existing annual Direct Travel Insurance policyholders with continuous unbroken cover, the day after **your** existing policy expires when the renewal premium is paid.

Terrorism - an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or put the public, or any section of the public, in fear.

Unattended - when **you** do not have full view of **your** property or vehicle in which it is secured and/or **you** are not in a position to prevent unauthorised interference to them. This will include **valuables** left in a **vehicle** or in the custody of carriers.

United Kingdom - England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables - jewellery, watches, items made of precious metals or precious stones, furs, silks, leather goods, binoculars, telescopes, photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, fax, phone, portable satellite and scuba diving equipment (including dive watches, computers, regulators, octopus rigs, pressure gauges, compensator devices (BCDs) and air or other tanks).

We/our/us - AIG UK Limited.

Winter sports - big foot skiing, cat skiing, cross country skiing, curling, glacier walking, glacier skiing, heli-skiing, husky dog sledding (organised and non-competitive with an experienced local driver), ice diving (with a qualified instructor at all times), ice hockey, ice skating, mono skiing, Nordic skiing, off-piste skiing and snow boarding, parapenting (with a qualified instructor at all times), skiing, ski biking, ski-boarding, ski-doo's*, ski-joering (non-competitive), ski racing (non FIS), ski touring, sledging, snow biking, snow blading, snow boarding,

snow carting, snow decking, snow kiting, snow mobiling*, snow scooting, snow skating, snow surfing, snow tubing, snowcat skiing, telemarking, tobogganing and zorbing;

but excluding:

- a) ski acrobatics, ski flying, skiing against local authority warning or advice, ski-stunting, ski jumping, ski mountaineering, or the use of bob sleighs, luges, bungees or skeletons;
- b) in the United States of America and Canada, **winter sports** outside the defined boundaries of a resort unless accompanied by a locally qualified guide.
- c) ski instructor courses or **winter sports** courses lasting more than 2 weeks unless **you** have contacted **us** and **we** have agreed cover (an extra premium may need to be paid).

* Please note that there is no personal liability cover under Section 9 of this policy whilst participating in these activities.

You/your - see **Insured person**.

Cancellation or curtailment charges – Section 1

You are not covered under this section if the discounted premium has been paid and this is shown on your policy schedule. If cover is in place and you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, Direct Travel Insurance Assistance must be told immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover' for more information.

What you are covered for

We will pay up to the following amount for **your** part of the costs of the **journey** or **one-way trip** for unused personal accommodation, transport charges and other pre-paid charges which have been paid or where there is a contract to pay before **your journey** or **one-way trip** begins, which cannot be recovered from anywhere else:

Standard cover	£3,000
Premier cover	£4,000
Premier Plus and Senior Citizens cover	£6,000

We will provide this cover in the following necessary circumstances:

1 If **you** cancel **your journey** or **one-way trip** before it begins because one of the following happens after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued:

- a) The death, serious injury or serious illness of **you**, **your close relative**, someone **you** are travelling with (on whom **your** trip depends), **your** sole travelling companion, **your close business associate** or a friend **you** were going to stay with;
- b) **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**;
- c) **You**, **your close relative** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in the **United Kingdom**;
- d) **Your redundancy**;
- e) The Foreign and Commonwealth Office advise against all but essential travel to **your** intended destination and **you** cannot recover the costs from anywhere else.

For Premier, Premier Plus, and Senior Citizens cover only;

- f) **You**, **your close relative** or someone **you** are travelling with is a member of the Armed Forces, Police, Fire, Medical or Ambulance Services or an employee of a Government Department and has their leave withdrawn provided that the necessity to withdraw leave could not have been foreseen at the time of applying for insurance or booking **your** trip;
 - g) The serious injury or illness of a **domestic pet** preventing **you**, **your** husband or wife, partner or finance(e) or someone **you** are travelling with, from using pre-booked and pre-paid kennel or cattery boarding facilities;
- 2 **You** cut **your journey** short (curtail it) after it has begun because of one of the following:
- a) **1a), b), c), d), e)** or f) above;
 - b) **You** are injured or ill and are in hospital for the rest of **your journey**;
 - c) Severe weather in the **United Kingdom** stops **you** from making it to **your departure point** where **your journey** or **one-way trip** from the **United Kingdom** to **your** destination begins; or
 - d) **Your** passport is lost or stolen after checking in at **your departure point** and this prevents **you** from making **your** outward **journey** from the **United Kingdom**.

What you are not covered for

- 1 Any claim if **you** are unable to comply with **our** Insurance conditions relating to health (on page 9).
- 2 The excess shown on page 8 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:
 - a) **you** are only claiming for **your** lost deposit and the excess is limited to **£10**;

- b) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - c) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).
- 3 Claims arising from **you** suffering from stress, anxiety, depression or any other mental or nervous disorder unless the condition has developed since the policy was issued and has been diagnosed by a consultant specialising in the field.
 - 4 Any costs when **you** do not get a medical certificate from **your** doctor to say it was necessary to cancel because of death, injury or illness.
 - 5 Circumstances known to **you** prior to the date this insurance is effected by **you** or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to the cancellation or curtailment of the trip.
 - 6 Anything caused by the death of any pet or animal.

Under Sub section 1 only;

- 1 Cancellation because of pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip** (unless this was confirmed after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued and is medically necessary).
- 2 Any extra cancellation charges incurred because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- 3 Travel tickets paid for using any airline mileage or supermarket reward scheme.

Under Sub paragraph 1d) only;

Redundancy caused by or resulting from misconduct leading to dismissal or from resignation or voluntary redundancy or where a warning or notification of **redundancy** was given prior to the date this insurance is effected by **you** or the time of booking any trip (whichever is the earlier).

Under Sub paragraph 1g) only;

Any costs when **you** do not get veterinary confirmation to say it was necessary to cancel because of serious injury or illness of **your domestic pet** and do not have a receipt for pre-booked and pre-paid kennel or cattery boarding facilities.

Under Sub section 2 only;

- 1 Cutting short **your journey** unless Direct Travel Insurance Assistance has agreed.
- 2 Cutting short **your journey** because of pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey**.
- 3 The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
- 4 Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. Direct Travel Insurance Assistance's doctor must have agreed with the reason and that **you** were fit to travel.
- 5 Anything on a **one-way trip**.

Under Sub paragraph 2d) only;

Any claim unless:

- 1 **you** can produce either **your** boarding pass or a letter from the carrier confirming that **you** checked in with **your** passport;
- 2 **you** have written confirmation, from the relevant authority, that **you** reported the loss and that every attempt was made to recover **your** passport;
- 3 **you** have written confirmation from **your** carrier that **you** could not make any other reasonable alternative travel arrangements.

You are not covered for anything mentioned in the General exclusions on page 36.

Special conditions relating to claims

- 1 **We** will calculate curtailment claims from the day **you** start **your** return to the **United Kingdom** or the day **you** are hospitalised as an inpatient, for the rest of **your journey**.
- 2 **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost.
- 3 If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

What to do if you need to claim

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If the **journey** is cut short (curtailed) for medical reasons, contact Direct Travel Insurance Assistance and get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** need to return **home**. Direct Travel Insurance Assistance's doctor must have agreed with the reason.
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel or curtail **your journey**.
- All receipts and bills must be kept.

Medical emergency, repatriation and associated expenses – Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, Direct Travel Insurance Assistance must be told immediately - see under the heading '24-hour medical emergency, repatriation and travel assistance service, legal advice and expenses cover' for more information.

What you are covered for

We will pay you or your legal representatives for the following necessary emergency expenses which you incur either for a journey within six months of the incident or for a one-way trip within the first 17 days of arriving at your final destination.

1 Outside your home country and Great Britain during your journey or one-way trip:

Up to the following amount:

Standard cover	£10,000,000
Premier cover	£15,000,000
Premier Plus and Senior Citizens cover	£20,000,000

a) for reasonable fees or charges you incur for:

- ii) medical, surgical, hospital, repatriation or nursing services;
- iii) rescue services to take you to hospital;
- iii) reasonable extra transport and accommodation costs for you and any one person who stays or travels with you or to you from the United Kingdom on medical advice;
- iv) reasonable search, mountain rescue and other costs to transport you to a hospital by land, sea or air using an air or road ambulance if necessary; or
- v) transporting your body or ashes to your home, or we will pay up to £1,500 for your funeral expenses, in the place where you die outside Great Britain or your home country.

b) As well as any fees or charges paid under Sub paragraph 1a), we will also pay up to the following amount for each 24-hour period that you are in hospital as an inpatient during the journey or one-way trip:

Standard cover	£15 up to £1,000 in total
Premier cover	£20 up to £1,000 in total
Premier Plus and Senior Citizens cover	£25 up to £2,000 in total

c) For emergency dental treatment to relieve sudden pain:

Standard cover	£200
Premier cover	£200
Premier Plus and Senior Citizens cover	£500

d) Up to the following amount for the cost of excursions which have been pre-paid or which you are contracted to pay before your journey or one-way trip begins, which you are unable to join because you are in hospital or have to stay in bed on the written advice of the doctor who treated you in the place where you were staying and which you cannot recover from anywhere else:

Standard cover	£200
Premier cover	£200
Premier Plus and Senior Citizens cover	£300

2 Within your home country and Great Britain during your journey or one-way trip:

Up to the following amount:

Standard cover	£500
Premier cover	£750
Premier Plus and Senior Citizens cover	£750

a) for reasonable extra transport and accommodation costs for you and any one person who stays or travels with you or to you from within the United Kingdom on medical advice; and

b) for the reasonable cost of transporting your ashes or body home.

What you are not covered for

- 1 Any claim if **you** are unable to comply with **our** Insurance conditions relating to health (on page 9) unless **you** called **us** and **we** agreed cover.
- 2 Extra transport and accommodation costs which are of a higher standard to those already used on **your journey** or **one-way trip**, unless **we** or Direct Travel Insurance Assistance agree.

Under Sub paragraphs 1a), 1c) and Sub section 2 only;

- 1 The excess shown on page 8 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:
 - a) **your** claim is reduced because:
 - i) **you** used a European Health Insurance Card (EHIC) or any other reciprocal health arrangement;
 - ii) **you** contacted Direct Travel Insurance Assistance in the United States of America before **you** had any medical treatment there.
 - b) the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
 - c) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).
- 2 The cost of replacing any medication **you** were using when **you** began **your journey** or **one-way trip**.

Under Sub paragraph 1a) only;

- 1 Services or treatments **you** receive within **Great Britain** or **your home country** except for claims payable under Section 17.
- 2 Services or treatments **you** receive which the doctor in attendance and Direct Travel Insurance Assistance think can wait until **you** get back to **Great Britain** or **your home country**.
- 3 Inpatient treatment or repatriation which Direct Travel Insurance Assistance has not authorised.
- 4 The extra costs of having a single or private room in a hospital or nursing home.
- 5 The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- 6 Any expenses which are not usual, reasonable or customary to treat **your** accident, **bodily injury** or illness.

Under Sub paragraph 1a v) only;

Your burial or cremation within **Great Britain** or **your home country**.

Under Sub paragraph 1c) only;

- 1 Replacing or repairing false teeth or artificial teeth (such as crowns).
- 2 Dental work involving the use of precious metals.

You are not covered for anything mentioned in the General exclusions on page 36.

Special condition relating to claims

In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **journey** or **one-way trip**. **We** will do this if in the opinion of the doctor in attendance or Direct Travel Insurance Assistance **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

What to do if you need to claim

- If **you** are taken into hospital, or **you** think **you** may have to come **home** early or extend **your journey** because of illness or accident, Direct Travel Insurance Assistance must be told immediately.
- All receipts and bills must be kept.

Personal possessions and delayed personal possessions – Section 3

You are not covered under Sub sections 1 and 2 if the discounted premium has been paid and this is shown on your policy schedule.

What you are covered for

- 1 Up to the following amount, in total, for **your personal possessions** (this does not include **ski equipment** - see Section 15) if damaged, stolen, lost or destroyed on **your journey** or **one-way trip**:

Standard cover	£1,500
Premier cover	£2,000
Premier Plus and Senior Citizens cover	£3,000

- 2 If **you** are on a business trip **we** will pay up to the following amount, in total, for business samples that are damaged, stolen, lost or destroyed on **your** business trip:

Standard cover	N/A
Premier cover	N/A
Premier Plus and Senior Citizens cover	£500

- 3 **We** will pay up to the following amount in total:

- a) for essential replacement items if **your personal possessions** are lost or stolen on **your** outward **journey** for more than 12 hours from the time **you** arrived at **your** destination:

Standard cover	£100
Premier cover	£150
Premier Plus and Senior Citizens cover	£150

and;

- b) if **your personal possessions** are delayed for an extra 48 hours:

Standard cover	Nil
Premier cover	£200
Premier Plus and Senior Citizens cover	£300

What you are not covered for

- 1 Loss or theft of, or damage to:

- a) **personal possessions** unless they are on **you** all the time, locked in the accommodation **you** are using on **your journey** or **one-way trip** or contained out of sight in a **secure baggage area** and evidence exists of a forced and violent entry by an unauthorised person;
- b) **valuables** left **unattended** at any time unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation;
- c) contact or corneal lenses, false teeth, dentures or artificial teeth (such as crowns);
- d) goods which deteriorate, glass or ceramic containers, bottles or cartons, and any damage caused by these items or their contents;
- e) films, tapes, cassettes, cartridges or discs (unless they were pre-recorded, in which case **we** will pay up to the replacement cost);
- f) Pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by **public transport**;
- g) Bonds, share certificates, guarantees or documents of any kind.
- h) **Personal possessions** sent as freight (such as suitcases sent ahead of **you**).

- 2 Breakage of or damage to:

- a) sports equipment while it is being used (this does not include **ski equipment** if Winter sports cover is in place or golf clubs if Golfing cover is in place);
- b) fragile articles, works of art, musical instruments, audio, video, television, computer, computer games, fax, phone, portable satellite and scuba diving equipment unless the breakage or damage is caused by fire or accident to the aircraft, sea vessel or vehicle in which they are being carried.

- 3 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

Under Sub sections 1 and 2;

- 1 Any claim under Sub sections 1 and 2 if **you** have paid the discounted premium excluding Personal Possessions cover and this is shown on the policy schedule.
- 2 The excess shown on page 8 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule.
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).
- 3 More than the following amount, for any **single article, pair or set** of any kind, whether jointly owned or not (this does not include golf clubs if the extra premium has been paid for Golfing cover):

Standard cover **£200**

Premier cover **£250**

Premier Plus and Senior Citizens cover **£300**

- 4 More than the part of the **pair or set** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 5 More than the following amount, in total, for **valuables**:

Standard cover **£200**

Premier cover **£300**

Premier Plus and Senior Citizens cover **£500**

Under Sub section 3 only;

- 1 Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your personal possessions** to **you**.
- 2 Any compensation for delay to:
 - a) ski equipment (see Section 15); or
 - b) golf equipment if Golfing cover is in place (see Section 20).

You are not covered for anything mentioned in the General exclusions on page 36.

Special conditions relating to claims

Under Sub sections 1 and 2;

- 1 It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.
- 2 **You** must send **us** the receipts for anything that **you** buy.
- 3 For all claims for loss, damage or theft **you** will need to send **us** the original receipts or other suitable evidence of purchase or ownership. In the event that original receipts, evidence of purchase or ownership are not available, **we** reserve the right to reduce the amount of any claims payment.

Under Sub section 3;

We will take any amount **we** pay from the final claim settlement if the items are permanently lost.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.
- Make sure **you** keep all receipts for anything that **you** buy when **your personal possessions** are lost or stolen on **your** outward **journey**.

Personal and business money – Section 4

You are not covered under this section if the discounted premium has been paid and this is shown on your policy schedule. Where cover is in place, please note that you will not be covered for more than £200 for Standard cover or £250 for Premier or £350 for both Premier Plus and Senior Citizens cover in cash carried on your person (£100, £125 or £175 respectively if you are under 19 unless you are 16 or over and the adult premium has been paid). We highly recommend the use of traveller's cheques whenever possible.

What you are covered for

1 Up to **£500** in total for loss or theft of **your personal and business money** while on **your journey** or **one-way trip**.

What you are not covered for

1 The excess shown on page 8 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:

- a)** the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
- b)** a maximum of two excesses are applicable (see 'Policy excesses' on page 8).

2 More than the following amount, in cash in total while on **you** (this amount will be halved if **you** are under 19 at the beginning of **your journey** or **one-way trip** unless **you** are 16 or over and the adult premium has been paid), whether jointly owned or not:

Standard cover	£200
Premier cover	£250
Premier Plus and Senior Citizens cover	£350

- 3** Any claim unless **you** can provide a receipt showing the amount of currency **you** purchased.
- 4** Loss or theft of **personal and business money**, unless it is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.
- 5** Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- 6** Loss or theft of traveller's cheques if the place where **you** obtained them provides a replacement service.
- 7** Travel tickets paid for using any airline mileage reward scheme or supermarket reward scheme.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- **You** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or hotel or apartment manager if this is appropriate.
- **You** will need to provide a receipt showing the amount of currency **you** purchased.

Loss of passport – Section 5

What you are covered for

Up to the following amount, in total, towards the reasonable costs of extra travel and accommodation expenses incurred necessarily abroad that **you** have to pay to get a replacement passport (including the cost of the temporary replacement passport itself), driving licence or green card if it is lost, stolen or destroyed on **your journey** or **one-way trip**:

Standard cover	£250
Premier cover	£300
Premier Plus and Senior Citizens cover	£500

What you are not covered for

Any claim unless:

- 1** **you** get a letter from the Consulate **you** reported the loss to; and
- 2** **your** passport or driving licence is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- If **your** passport is lost, stolen or destroyed **we** need a letter confirming this from the Consulate **you** reported the loss to. Make sure **you** keep all receipts for the cost of getting a replacement passport.

Personal accident – Section 6

What you are covered for

We will pay one of the following benefits if **you** sustain a **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, **loss of limbs**, **loss of sight** or permanent total disablement:

		Age under 19	Age 19 to 65	Age 66 to 75
1 For death:	Standard cover	£1,000	£5,000	N/A
	Premier cover	£2,500	£10,000	N/A
	Premier Plus cover	£3,000	£30,000	N/A
	Senior Citizens cover	£3,000	£30,000	£3,000
2 For loss of sight or loss of limbs :	Standard cover	£15,000	£15,000	N/A
	Premier cover	£30,000	£30,000	N/A
	Premier Plus cover	£75,000	£75,000	N/A
	Senior Citizens cover	£75,000	£75,000	£75,000
3 For permanent total disablement:	Standard cover	£15,000	£15,000	N/A
	Premier cover	£30,000	£30,000	N/A
	Premier Plus cover	£75,000	£75,000	N/A
	Senior Citizens cover	£75,000	£75,000	N/A

If **you** are 16 or over and the adult premium has been paid, benefit for death will be:

Standard cover	£5,000
Premier cover	£10,000
Premier Plus cover	£30,000
Senior Citizens cover	£30,000

What you are not covered for

- 1** Benefit is not payable to **you**:
 - a)** under more than one of items **1**, **2** or **3**;

- b) under item **3** until one year after the date **you** sustain a **bodily injury**;
 - c) under item **3** if **you** are able or may be able to carry out any gainful employment or gainful occupation of any kind.
- 2** Anything caused by:
- a) any **bodily injury** that **you** suffer before **your journey** or **one-way trip** begins;
 - b) **your** sickness, disease, physical or mental condition that is gradually getting worse.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- In the event of **your** death, **we** would need to see the death certificate and any other necessary documents.

Missed departure – Section 7

What you are covered for

1 We will pay **you** up to the following amount, in total, for extra accommodation and transport costs which **you** have to pay to get to **your journey** or **one-way trip** destination or back **home** if **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- a) **public transport** does not run to its timetable;
- b) the vehicle **you** are travelling in has an accident or breaks down; or
- c) an accident or breakdown occurring ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling:

Standard and Premier cover	£600
Premier Plus and Senior Citizens cover	£1,000

or;

2 We will pay **you** up to the following, in total, for **your** part of the costs of the **journey** or **one way trip** relating to unused personal accommodation, transport charges and other pre-paid charges which have been paid or where there is a contract to pay before the start of the **journey** or **one-way trip** and which **you** cannot recover from anywhere else, if after making all reasonable attempts to find alternative travel arrangements **you** are unable to depart within 36 hours from **your** original planned departure time. (**You** should make all reasonable efforts to find alternative travel arrangements, including contacting **your** travel agent/tour operator and Direct Travel Insurance Assistance as quickly as possible).

Standard and Premier cover	£600
Premier Plus and Senior Citizens cover	£1,000

3 Direct Travel Insurance Assistance will provide assistance by liaising with **your** carrier and/or tour operator to advise of **your** late arrival.

What you are not covered for

- 1** Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing.
- 2** Failure of **public transport** caused by riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.
- 3** Any claim unless:
 - a) **you** get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time;
 - b) **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the private vehicle **you** were travelling in; and
 - c) **you** have allowed time in **your** travel plans for delays which are to be expected.
- 4** Any claim under Sub section **2** unless you have made all reasonable efforts to find alternative travel arrangements, including contacting your travel agent/tour operator and Direct Travel Insurance Assistance as soon as you know that you are likely to miss your departure.
- 5** Any claim under Sub section **2** which is recoverable from elsewhere.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- Get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time.
- Get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Delayed departure or abandonment – Section 8

What you are covered for

If the **public transport** you are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) because of:

- a) a serious fire, storm or flood damage to the **departure point**;
- b) industrial action;
- c) bad weather;
- d) mechanical breakdown of the **public transport**; or
- e) the grounding of an aircraft due to a mechanical or a structural defect.

1 We will pay the benefits shown below:

	After the first 12 hours of delay	After each extra 12 hour delay	Maximum compensation
Standard cover	£20	£10	£100
Premier cover	£20	£10	£200
Premier Plus and Senior Citizens cover	£35	£35	£350

or;

2 We will pay up to the following, in total, for **your** part of the costs of the **journey** or **one-way trip** which have been paid or where there is a contract to pay before the start of the **journey** or **one-way trip** which **you** cannot recover from anywhere else if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** or **one-way trip** before **you** leave the **United Kingdom**:

Standard cover	£3,000
Premier cover	£4,000
Premier Plus and Senior Citizens cover	£6,000

What you are not covered for

- 1 Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- 2 Missed connections.
- 3 Any **journey** or **one-way trip** within the **United Kingdom** not involving a sea crossing.
- 4 Compensation unless **you** get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the **public transport**.
- 5 Any delay caused by riot, civil commotion, strike or industrial action which began or was announced before the **start date** of **your** policy or at the time of booking any **journey** or **one-way trip**.
- 6 Travel tickets paid for using any airline mileage or supermarket reward scheme.

Under Sub section 2 only;

- 1 The excess shown on page 8 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- Get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and actual departure time of the **public transport**.

Personal liability - Section 9

If you are hiring a motorised or mechanical vehicle while you are on your journey or one-way trip, please ensure you obtain the necessary insurance from the hire company. Personal liability cover for motorised or mechanical vehicles is not covered under this section of our policy.

What you are covered for

We will pay up to **£2,000,000** (plus any other costs we agree to in writing) against any amount that you are legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that occurs during **your journey or one-way trip**, and which results in one of the following:

- 1 **Bodily injury** of any person;
- 2 Loss of or damage to property which you do not own and you or a **close relative** have not hired, loaned or borrowed; or
- 3 Loss of or damage to the accommodation you are using on **your journey or one-way trip** that does not belong to you or a **close relative**.

What you are not covered for

- 1 Any liability for **bodily injury** or loss of or damage to property that comes under any of the following categories:
 - a) Something which is suffered by anyone employed by you or a **close relative** and is caused by the work they are employed to do;
 - b) Something which is caused by something you deliberately did or did not do;
 - c) Something which is caused by your employment or a **close relative's** employment;
 - d) Something which you agree to take responsibility for which you would not otherwise have been responsible for;
or
 - e) The transmission of any communicable disease or virus.
- 2 Any liability for **bodily injury** suffered by you or a **close relative**.
- 3 Anything caused directly or indirectly by **bodily injury**, loss, accident or damage arising from you owning, possessing or using any aircraft; animal-drawn, mechanical or motorised vehicles (except golf buggies while in use on the golf course if the Golfing cover is in place) and any trailers attached to them; bicycles; watercraft (except rowing boats, punts or canoes); animals (except horses, domestic dogs or cats); firearms or weapons; or any land or building except for the accommodation you are using on **your journey or one-way trip**.
- 4 An excess of **£100** for each and every claim per incident for each **insured person** unless:
 - a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- You must not admit responsibility to anyone or agree to pay any damages, repair, compensation or costs.
- You must provide us with full details of the circumstances that caused the claim together with any other evidence that we ask for.

Legal advice and expenses cover - Section 10

What you are covered for

We will pay up to **£50,000** for the legal costs of a civil action for compensation if someone else causes you injury or death during **your journey or one-way trip**.

If there are two or more of you insured by this policy, the most we will pay for all claims will be **£100,000**.

You must tell us about claims within 90 days. Please refer to page 8 for full details of how to make a claim.

What you are not covered for

- 1 Any claims where our legal representatives believe that an action is not likely to be successful or if we believe that the costs will be greater than any award.
- 2 Claims against a carrier or the travel or holiday agent or tour operator arranging an overseas **journey or one-way trip** covered by this insurance, or against us, Direct Travel Insurance Assistance or their agents.
- 3 Claims against someone you are travelling with or another person insured under this policy.

- 4 Legal action where, in **our** opinion the estimated amount of compensation is less than **£1,000** (but **we** will try to reach a settlement).
- 5 Legal costs for actions in more than one country.
- 6 Lawyers' fees if **your** action is successful.
- 7 Legal consultation which **you** have not paid for.
- 8 Legal costs or expenses before **we** accept **your** claim in writing.
- 9 Claims by **you** other than in **your** capacity as a private individual.
- 10 Claims that happen in the **United Kingdom** or **your home country**.

You are not covered for anything mentioned in the General exclusions on page 36.

Special condition relating to claims

We will supervise any legal action through agents **we** nominate, and will decide when negotiations cannot usefully continue. After that, no other claims can be made against **us**.

Extended kennel and/or cattery fees – Section 11

What you are covered for

We will pay **you** up to **£250 (£150 for journeys or one-way trips in the United Kingdom)** for kennel and/or cattery fees if **your domestic pet(s)** are in a kennel/cattery during **your journey or one-way trip** and **your return home** has been delayed because of **your bodily injury** or illness.

What you are not covered for

Any costs that do not result from a **bodily injury** or illness covered under Section 2 - Medical emergency, repatriation and associated expenses.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- **You** must get a written statement from the appropriate kennel or cattery confirming any extra charges that **you** have to pay.

Catastrophe cover – Section 12

Premier, Premier Plus and Senior Citizens policies only

What you are covered for

We will pay up to the following amount for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked if, as a result of fire, flood, earthquake, avalanche or storm during **your journey or one-way trip**, **you** cannot use **your** accommodation:

Premier cover	£200
Premier Plus and Senior Citizens cover	£1,000

What you are not covered for

- 1 Compensation unless **you** get a letter from the company providing **your** accommodation, the police or **your** tour operator's representative confirming that **you** could not use the accommodation.
- 2 Compensation which **you** can get from the company providing **your** accommodation, **your** tour operator or anywhere else.
- 3 Any expense which **you** would normally have expected to pay during **your journey or one-way trip**.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- Get a letter from the company providing accommodation, the police or **your** tour operator's representative confirming that **you** could not use **your** accommodation.
- All receipts, bills and travel tickets must be kept.

Hijack or mugging – Section 13

Premier Plus and Senior Citizens policies only

What you are covered for

- 1** We will pay **£100** for each full 24-hour period, up to a maximum of **£1,000**, if **you** cannot reach **your journey** or **one-way trip** destination as a result of being hijacked.
- 2** We will pay the following compensation if, because of a **mugging** that occurs during **your journey** or **one-way trip**, **you** receive a **bodily injury** and need medical treatment whilst abroad:
 - a)** a total of **£100** if **you** are treated as an outpatient, or admitted to a registered hospital as an inpatient for a period of up to 24 hours; and
 - b)** a total of **£50** for each additional 24-hour period that **you** remain in a registered hospital as an inpatient, up to a maximum of **£1,000** (in addition to any emergency expenses payable under Section **2** of this policy).

What you are not covered for

Under Sub section 1;

Compensation unless **you** have a letter from the airline or carrier confirming the delay.

Under Sub section 2;

Any compensation unless **you** have made a report to the police within 24 hours of the incident.

Under Sub paragraph 2b);

Any compensation unless **you** obtain confirmation of **your** injuries, and the period of inpatient treatment that **you** received, from the hospital abroad.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- For hijack, obtain a letter from the airline or carrier confirming the delay.
- **You** must report a **mugging** to the police as soon as possible but within 24 hours of the incident.
- If **you** are mugged, **you** must obtain confirmation of **your** injuries and the duration of any inpatient treatment that **you** received from the hospital abroad.

Replacement employee cover – Section 14

Premier Plus and Senior Citizens policies only

What you are covered for

We will pay up to **£1,500** in total for extra accommodation and transport costs for a business colleague to take over **your** unfinished work abroad due to **your** death, injury or illness.

What you are not covered for

Any costs unless **you** provide a medical certificate from the doctor who treated **you** abroad which says that **you** were not able to work.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- All receipts and bills must be kept.
- If the business trip is cut short (curtailed) for medical reasons, contact Direct Travel Insurance Assistance and get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason why **you** need to return **home**. Direct Travel Insurance Assistance's doctor must agree with the reason. In the event of **your** death **we** would need to see the death certificate and any other necessary documents.

Winter sports cover - Sections 15, 16, 17, 18 and 19

Cover is in place for winter sports:

- 1 For Premier Plus and Senior Citizens single trip policies if the extra premium has been paid and this is shown on the policy schedule;
- 2 Premier, Premier Plus and Senior Citizens annual multi-trip cover - for a period not exceeding 17 days for each **journey** during the period of cover.

Ski equipment, ski pass and ski equipment hire - Section 15

What you are covered for

We will pay **you**:

- 1 Up to the following amount for **your** own **ski equipment** if it is damaged, stolen, lost or destroyed on **your journey** or **one-way trip**:

Premier cover £400 in total (£300 in total for hired ski equipment)

Premier Plus and Senior Citizens cover £1,000 in total (£500 in total for hired ski equipment)

- 2 Up to the following amount for each full 24-hour period for necessary costs to hire **ski equipment** if **your** own is:
 - a) lost, stolen or destroyed on **your journey** or **one-way trip**;
 - b) temporarily lost in transit on **your** outward **journey** and is not returned to **you** within 12 hours after arrival at **your** destination.

Premier cover £20 up to £400 in total

Premier Plus and Senior Citizens cover £25 up to £500 in total

- 3 **Your** ski pass is included in the definition of **personal and business money** and cover is applicable under Section 4 (page 21).

What you are not covered for

- 1 Any claim under Sub sections 1 and 2a) if **you** have paid the discounted premium excluding Personal Possessions cover and this is shown on the policy schedule.
- 2 Any claim under Sub section 3 if **you** have paid the discounted premium excluding Personal Money cover and this is shown on the policy schedule.
- 3 Loss or theft of, or damage to, **ski equipment** over 5 years old. **We** will not pay more than 20% of the value at today's prices if the **ski equipment** is over 4 years old, more than 30% if it is over 3 years old, more than 50% if it is over 2 years old, more than 70% if it is over 1 year old or more than 90% if it is less than 1 year old, unless it has not been used.
- 4 More than the part of the **ski equipment** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 5 Damaged **ski equipment** that **you** do not bring back to the **United Kingdom** for **us** to inspect.
- 6 Loss or theft of, or damage to, **ski equipment** unless it is:
 - a) on **you** all the time;
 - b) locked in the accommodation **you** are using on **your journey** or **one-way trip**;
 - c) in a locked store room during the day or night;
 - d) locked to secure racking (during daytime only), where a facility exists. If such a facility is not available then **you** must take all reasonable steps to prevent loss, damage or theft to **your ski equipment**; or
 - e) contained out of sight in a **secure baggage area** and evidence exists of a forced and violent entry by an unauthorised person.
- 7 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- 8 **Ski equipment** sent as freight (such as **ski equipment you** send ahead of **you**).

Under Sub sections 1, 3 and 2a) only;

The excess shown on page 8 per insured person for each and every claim they make, for each section claimed under and each incident claimed for unless:

- a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
- b) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).

Under Sub section 2 only;

Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your ski equipment** to **you**.

Under Sub section 3 only;

Loss or theft of **your** ski pass, unless it is on **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey** or **one-way trip**.

You are not covered for anything mentioned in the General exclusions on page 36.

Special conditions relating to claims

- 1 For all claims for loss, damage or theft **you** will need to send **us** the original receipts or other suitable evidence of purchase or ownership. In the event that original receipts, evidence of purchase or ownership are not available, **we** reserve the right to reduce the amount of any claims payment.
- 2 It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** must keep damaged items that **you** want to claim for so that **we** can inspect them.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.
- Make sure **you** keep all receipts for **your ski equipment** hire and for any items that **you** purchase on **your journey**.

Ski pack - Section 16

What you are covered for

We will pay up to the following amount if **you** cannot recover the loss from anywhere else:

Premier cover **£20 per full 24-hour period up to £400 in total**

Premier Plus and Senior Citizens cover **£25 per full 24-hour period up to £500 in total**

- 1 a) for **your ski pack** deposits if **you** cancel **your journey** or **one-way trip** before it begins as a result of circumstances listed under Section 1 'What **you** are covered for' and which happen after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued; or
b) for the unused portion of **your ski pack** if **you** cut short (curtail) **your journey** as a result of circumstances listed under Section 1 'What **you** are covered for'.
- 2 for each 24-hour period if **you** lose part of **your** pre-paid **ski pack** and **you** get written advice from a doctor that **you** cannot participate in **winter sports** because of an injury or illness that occurred during the **period of insurance** and after the date **your ski pack** was booked and paid for.

What you are not covered for

Anything detailed under the exclusions applying to Sections 1 and 2 on pages 15-18.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If **you** are unable to use **your ski pack** for medical reasons, **you** must get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** were unable to use **your ski pack**.
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel or curtail **your journey**.
- All receipts and bills must be kept.

Physiotherapy - Section 17

What you are covered for

We will pay up to **£350** for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return to the **United Kingdom** if **you** sustain an injury on **your journey** as a result of **winter sports**.

What you are not covered for

- 1 Any claim if **you** are unable to comply with **our** Insurance conditions relating to health (on page 9) unless **you** called **us** and **we** agreed cover.
- 2 The cost of all treatment which is not directly related to the injury that caused the claim.
- 3 Any expenses which are not usual, reasonable or customary to treat **your** injury.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- All receipts and bills must be kept.

Piste closure - Section 18

What you are covered for

We will pay compensation if it is not possible for **you** to participate in **winter sports** during **your journey** or **one-way trip** because of not enough snow, too much snow or high winds, for as long as these conditions continue and which result in at least 80% of ski lifts and ski schools at **your** booked ski resort being closed.

We will pay the following amount:

- 1 for the cost of extra transport or lift passes to let **you** ski at another resort for each full 24-hour period;
- 2 for each full 24-hour period if no other resort is available:

Premier cover

£15 per day up to £300 in total

Premier Plus and Senior Citizens cover

£30 per day up to £500 in total

What you are not covered for

- 1 **We** will not pay any compensation for the first full 24 hours at **your** booked ski resort.
- 2 Any **journey** or **one-way trip** in the **United Kingdom**.
- 3 **We** will not pay during the period of **your journey** or **one-way trip**, any compensation, unless **you** have a letter from the ski lift or ski school operators providing:
 - a) the reason for closing the piste;
 - b) the number of days the piste was closed; and
 - c) confirmation that at least 80% of ski lifts and ski schools in **your** pre-booked ski resort were closed.
- 4 Compensation which **you** can get from **your** tour operator or anywhere else.
- 5 Any compensation if **your** policy was issued less than 14 days before the beginning of **your journey** or **one-way trip**, unless no ski lifts or ski schools in **your** pre-booked resort were closed at the time the policy was issued.
- 6 Any **winter sports** undertaken outside of the published ski season for **your** resort.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- Get a letter from the ski lift or ski school operators giving the reason for closing the piste and showing the number of days the piste was closed and confirmation that at least 80% of the ski lifts and ski schools were closed during **your journey** or **one-way trip**.

Avalanche closure - Section 19

What you are covered for

We will pay up to the following amount for each full 24-hour period for extra accommodation and transport costs which **you** have to pay because **you** are unable to reach or return **home** from **your journey** or **one-way trip** destination due to avalanche, landslide, landslip or adverse weather conditions:

Premier cover

£25 per day up to £125 in total

Premier Plus and Senior Citizens cover

£50 per day up to £500 in total

What you are not covered for

- 1 Compensation which **you** can get from the company providing **your** accommodation, **your** tour operator or anywhere else.
- 2 Compensation unless **you** get a letter from the relevant authority or **your** tour operator's representative confirming the event.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- Get a letter from the relevant authority or **your** tour operator's representative confirming the event.
- All receipts, bills and travel tickets must be kept.

Golfing cover - Sections 20 and 21

Premier, Premier Plus and Senior Citizens policies only

Golfing cover is in place if the extra premium has been paid and this is shown on the policy schedule.

Golf equipment and golf equipment hire - Section 20

What you are covered for

We will pay:

- 1 Up to **£2,000** in total for **golf equipment** that is damaged, stolen, lost or destroyed on **your journey** or **one-way trip**.
- 2 Up to **£50** for each full 24-hour period, up to a maximum of **£350**, for necessary costs to hire **golf equipment**. We will pay this if **your own golf equipment** is lost, damaged, stolen or temporarily lost in transit on **your** outward **journey** and is not returned to **you** within 12 hours after arrival at **your** destination.

What you are not covered for

- 1 More than the part of the **golf equipment** that is stolen, lost or destroyed, unless the items cannot be used separately or cannot be replaced individually.
- 2 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.
- 3 **Golf equipment** sent as freight (such as **golf equipment you** send ahead of **you**).
- 4 **Golf equipment** unless it is on **you** all the time, locked in the accommodation **you** are using on **your journey** or **one-way trip** or contained out of sight in a **secure baggage area** and evidence exists of a forced and violent entry by an unauthorised person.

Under Sub section 1 only;

The excess shown on page 8 per insured person for each and every claim they make, for each section claimed under and each incident claimed for unless:

- a) the extra premium has been paid to cancel excesses and this is shown on the policy schedule;
- b) a maximum of two excesses are applicable (see 'Policy excesses' on page 8).

Under Sub section 2 only;

- 1 Any claim where cover is already provided under Sub section 1.
- 2 Compensation unless **you** get a letter from the **public transport** provider showing the length of the delay in getting **your golf equipment** to **you**.

You are not covered for anything mentioned in the General exclusions on page 36.

Special conditions relating to claims

- 1 For all claims for loss, damage or theft **you** will need to send **us** the original receipts or other suitable evidence of purchase or ownership. In the event that original receipts, evidence of purchase or ownership are not available, **we** reserve the right to reduce the amount of any claims payment.
- 2 It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.
- Make sure **you** keep all receipts for **your golf equipment** hire and for items that are lost, stolen or damaged.

Non-refundable golfing fees - Section 21

What you are covered for

We will pay up to **£50** for each full 24-hour period, up to a maximum of **£350**, if **you** are unable to use **your** pre-booked and pre-paid green fees, golf tuition fees or **golf equipment** hire charges and **you** cannot recover the loss from anywhere else. **We** will pay this:

- 1 If **you** cancel **your journey** or **one-way trip** before it begins as a result of circumstances listed under Section 1 'What **you** are covered for' and which happen after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.
- 2 If **you** get written confirmation from a doctor that **you** cannot play golf during **your journey** because of an injury or illness that occurred during the **period of insurance** and after the date **your** green fees, golf tuition fees or **golf equipment** hire charges were booked and paid for.

What you are not covered for

Anything detailed under the exclusions applying to Sections 1 and 2 on pages 15-18.

You are not covered for anything mentioned in the General exclusions on page 36.

What to do if you need to claim

- When **you** cancel **your journey** or **one-way trip** for medical reasons, **you** must get a claim form and make sure **your** own doctor in the **United Kingdom** fills in the medical section.
- If **you** are unable to play golf for medical reasons, **you** must get a medical certificate from the doctor who treats **you** abroad. The certificate must explain the medical reason **you** were unable to play golf.
- **You** must contact **your** travel agent or tour operator as soon as **you** know that **you** may have to cancel **your journey**.
- All receipts and bills must be kept.

New Zealand disability benefit - Section 22

Cover is in place for New Zealand road traffic accident temporary total disablement benefit if the extra premium has been paid and in accordance to the endorsement shown on your policy schedule.

What you are covered for

We will pay the benefit shown below if **you** sustain a **bodily injury** which the sole cause shall be by a road traffic accident whilst **you** are travelling in a hire car in New Zealand, resulting in temporary total disablement.

Description	Age under 19	Age 19 to 65	Age 66 to 75
Temporary total disablement benefit payable at the rate per week of	Nil	£250	£250

What you are not covered for

- Benefit is not payable to **you**:
 - for any disablement for which benefit is payable under Personal accident - Section 6 items 1 or 2;
 - for the first 7 days of such disablement or for more than 52 weeks from the date of disablement;
 - if **you** are able to carry out a substantial part of **your** usual gainful employment or gainful occupation (whether a full time or part time basis).
 - if **you** are not gainfully employed or gainfully occupied and **your** confinement to hospital, nursing home or similar establishment or to a private residence is not by necessity.
- Anything caused by:
 - any **bodily injury** that **you** suffer before **your journey** or **one-way trip** begins;
 - your** sickness, disease, physical or mental condition that is gradually getting worse.

You are not covered for anything mentioned in the General exclusions on page 36.

Special condition relating to claims

A medical practitioner appointed by **us** may examine **you** as often as deemed necessary in the event of a claim.

Wedding cover - Section 23

Cover is in place for weddings if the extra premium has been paid and this is shown in the policy schedule.

Special definitions of words applicable to this section only:

Insured person, you, your – the persons travelling to be married or entering into a civil partnership, for whom an insurance premium has been paid for as shown in the policy schedule.

Insured couple – the couple travelling to be married or entering into a civil partnership, for which insurance premiums have been paid as shown in the policy schedule.

Wedding attire – the dress, suits, shoes and other accessories purchased or hired especially for the wedding and the make-up, hair styling and flowers paid for or purchased for the wedding which form part of **your personal possessions**.

What you are covered for

- We will pay up to the following amounts for **your personal possessions** if they are damaged, lost, stolen or destroyed on **your journey** or **one-way trip**:
 - £250 for each wedding ring taken or purchased on **your journey** or **one-way trip** for each **insured person**;
 - £1,000 for wedding gifts taken, sent in advance (no cover for **valuables**) or purchased on **your journey** or **one-way trip** for the **insured couple**;
 - £1,500 for **your wedding attire** which is specifically to be worn by **you** on **your** wedding day.
- We will pay the **insured couple** up to £750 for reasonable additional costs incurred to make photographic reprints, copy the video/ digital recording or retake photographs/ video or digital recordings at a later date either during the **journey** or **one-way trip** or at a venue in the **United Kingdom** if:
 - the professional photographer who was booked to take the photographs/ video or digital recordings on **your** wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems;
 - the photographs/ video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged within 14 days after the wedding day and whilst **you** are still at the holiday/ honeymoon location.

What you are not covered for

- 1 The excess shown on page 8 per **insured person** for each and every claim they make, for each section claimed under and each incident claimed for unless:
 - a) the extra premium has been paid to cancel excesses and this is shown in the policy schedule;
 - b) a maximum of two excesses are applicable (see 'Policy excesses' on page 8);
- 2 Loss or theft of, or damage to;
 - a) **personal possessions** unless they are on **you** all the time, locked in the accommodation **you** are using on **your journey** or **one-way trip** or contained out of sight in a **secure baggage area** and evidence exists of a forced and violent entry by an unauthorised person;
 - b) **valuables** left **unattended** at any time unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation;
 - c) contact or corneal lenses, false teeth, dentures or artificial teeth (such as crowns);
 - d) goods which deteriorate, glass or ceramic containers, bottles or cartons, and any damage caused by these items or their contents;
 - e) films, tapes, cassettes, cartridges or discs (unless they were pre-recorded, in which case **we** will pay up to the replacement cost);
 - f) pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by **public transport**;
 - g) bonds, share certificates, guarantees or documents of any kind;
- 3 Breakage of or damage to;
 - a) sports equipment while it is being used (this does not include **ski equipment** if Winter sports cover is in place or golf clubs if Golfing cover is in place);
 - b) fragile articles, works of art, musical instruments, audio, video, television, computer, computer games, fax, phone, portable satellite and scuba diving equipment unless the breakage or damage is caused by fire or accident to the aircraft, sea vessel or vehicle in which they are being carried.
- 4 Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

You are not covered for anything mentioned in the General exclusions on page 36.

Special conditions relating to claims

- 1 For all claims for loss, damage or theft **you** will need to send **us** the original receipts or other suitable evidence of purchase or ownership. In the event that original receipts, evidence of purchase or ownership are not available, **we** reserve the right to reduce the amount of any claims payment.
- 2 It will be **our** decision whether to replace **your** items or to pay the cost of either repairing **your** items or replacing **your** items less an amount for wear, tear and loss of value.

What to do if you need to claim

- For all claims for loss, damage or theft that happen while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- If possible, **you** should keep damaged items that **you** want to claim for so that **we** can inspect them.
- If something is lost or stolen **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. **You** should also get a report from **your** tour operator's representatives or **your** hotel or apartment manager if this is appropriate.
- For all claims for damage, **you** must get an estimate for repair. Keep all receipts and vouchers for items that **you** want to claim for to help **you** with **your** claim.

Scheduled airline failure Insurance - Section 24

Cover is automatically in place for Scheduled airline failure Insurance on Premier Plus Annual and Senior Annual multi-trip policies. For all other policy types cover is in place if the extra premium has been paid.

Your policy schedule will show if cover is in place for Scheduled airline failure.

Scheduled airline failure

Scheduled airline failure is provided by International Passenger Protection Limited and is underwritten by a consortium of Association of British Insurers member companies. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958). International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Any complaint you may have in respect of a Scheduled airline failure claim should in the first instance be addressed to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

Beyond IPP, please refer the matter to FOS – see page 8 “Beyond Direct Travel Insurance”.

Special definitions of words applicable to this section only:

We/our/us – A consortium of Association of British Insurers member companies in respect of cover under - Scheduled airline failure.

What you are covered for

The Insurer will pay up to £1,500 in total for each Person-Insured named on the Invoice and Airline Ticket for:

- 1 Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure or;
- 2 In the event of Insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard to that originally booked or;
 - b) if curtailment of the holiday is unavoidable - the cost of return flights to the United Kingdom, Isle of Man, Channel Islands or Ireland to a similar standard to that originally booked.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set out below.

What you are not covered for

The Insurer will not pay for:

- 1 Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Islands or Ireland prior to departure.
- 2 Any costs resulting from the Insolvency of:
 - a) any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of issue of the Policy schedule;
 - b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
- 3 The failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight to meet any obligations under such booking.
- 4 Any loss for which a third party is liable or which can be recovered by other legal means.

PROVIDED THAT in the case of a) and b) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below.

Claims Procedure:- International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office
IPP House, 22-26 Station Road
West Wickham
Kent BR4 0PR. United Kingdom

Telephone: +44 (0)20 8776 3752

Facsimile: +44 (0)20 8776 3751

Email: info@iplondon.co.uk

Website: www.iplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

For all other claims, please refer to page 8 “How to claim”.

You are not covered for anything mentioned in the General exclusions on page 36.

General exclusions

- 1 **We** will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:
 - a) Any circumstance that **you** knew about before **you** travelled that could give rise to a claim unless **we** agreed to it in writing.
 - b) War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Sections **2**, **6** and **13** unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **journey** or **one-way trip**.
 - c) **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - d) **Winter sports**:
 - i) Premier Plus or Senior Citizens single trip cover - unless the extra premium has been paid and this is shown on the policy schedule;
 - ii) Premier, Premier Plus and Senior Citizens annual multi-trip cover - for more than 17 days for each **journey** during the period of cover;
 - iii) Standard cover - any **winter sports**.
 - e) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - f) Any currency exchange rate changes.
 - g) The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Sections **2** and **6**).
- 2 Anything caused by:
 - a) riot, civil commotion, strike or lock out;
 - b) **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft) unless any necessary extra premium has been paid for this cover;
 - c) **your** suicide, self-inflicted injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - d) **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
 - e) the direct or indirect effect of **you** using alcohol or solvents;
 - f) **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
 - g) anything caused by **you** taking part in manual or medical work, unless **we** agree in writing;
 - h) **you** taking part in any **hazardous activity** (unless any necessary extra premium has been paid for this cover); or
 - i) pregnancy or childbirth, where **you** are expected to give birth within 12 weeks of the end of the **journey** or **one-way trip**.
- 3 Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- 4 Consequential loss of any kind (for example the replacement of locks following loss of keys).
- 5 **You** will not be covered for any expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
- 6 **You** are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
- 7 No cover is provided for claims resulting from **you** travelling to a specific country or to an area where The Foreign and Commonwealth Office have advised against all but essential travel.
- 8 **You** are not covered under this policy 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.

General conditions

We will act in good faith in all **our** dealings with **you**.

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

- 1 **You** have a valid policy schedule.

- 2 **You** must take and cause to be taken:
 - a) all reasonable precautions to avoid injury, illness or disease for example by using appropriate and customary safety equipment on all occasions whilst participating in any sports or hazardous activities;
 - b) all practicable steps to safeguard **your** property from loss, theft or damage and to recover property that has been lost or stolen.
- 3 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or Direct Travel Insurance confirm them in writing.

For Standard, Premier and Premier Plus policies:

You are not 66 or over at the **start date** of **your** policy unless **we** agree otherwise and this is shown on the policy schedule.

For Senior Citizens policies:

You are not under 66 or 76 or over at the **start date** of **your** policy unless **we** agree otherwise and this is shown on the policy schedule.

For single trip cover only:

- 1 **You** accept that **we** will not extend the period of cover for a **journey** if the original policy (plus any extensions) has either ended, been in force for more than 12 months (or 31 days for Senior Citizens policies), or **you** know **you** will be making a claim.
- 2 **You** accept that when booking a **one-way trip**:
 - a) **we** will not give curtailment cover;
 - b) medical emergency, repatriation and associated expenses will only cover fees or charges incurred within the first 17 days of arriving at **your** final destination; and
 - c) repatriation, if necessary, would be to the **United Kingdom** only.

For annual multi-trip cover only:

- 1 **Your journey** for
 - a) the **main insured person** or for another **insured person** travelling with, joining or returning from the **main insured person** lasts no longer than:
 - i) Standard cover 30 days;
 - ii) Premier cover 45 days;
 - iii) Premier Plus cover 62 days;
 - iv) Senior Citizens cover 31 days.
 - b) an **insured person** not travelling with, joining or returning from the **main insured person** lasts no longer than 21 days.
- 2 **You** accept that **we** will not extend the period of cover. All cover ends 12 months after the **start date**.
- 3 For **journeys** within the **United Kingdom**:
 - a) **You** have pre-booked at least two nights accommodation; or
 - b) **You** have pre-booked and paid for **public transport** arrangements that confirm **your journey** is for at least two nights.

Cancellation

You may cancel this policy within 14 days of receipt of **your** policy documentation. Providing **your** policy has been paid in full, **you** will receive a full premium refund as long as **you** have not travelled, no valid claim has been made or is intended to be made and no incident likely to give rise to a valid claim has occurred. **You** must contact Direct Travel Insurance on 0845 605 2500 to confirm **your** wish to cancel.

If **you** have commenced **your journey**, and a claim has been submitted or there has been an incident likely to give rise to a claim during the current **period of insurance**, which is deemed valid under this cover, no premium refund will be given.

Cancellation outside the statutory period

You may cancel this policy at any time by writing to Direct Travel Insurance, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF. If **you** cancel after the first 14 days of receipt of **your** policy documentation no premium refund will be made.

We may also cancel the policy by providing 21 days notice by registered post to **your** last known address. No premium refund will be given.

Non payment of premiums

We reserve the right to cancel this policy in the event of non payment of the premium.

For single trip cover only:

We have the right to cancel this policy without refunding **your** premium if **your journey** or **one-way trip** is cancelled or cut short.

For annual multi-trip cover only:

We have the right to cancel the cover given on this policy for a **journey** if **you** cancel or cut short that **journey**.

Claims conditions

You must comply with the following conditions to have the full protection of **your** policy.

If **you** do not comply **we** may at **our** option cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

- 1 a) **You** must not act in a fraudulent way. This includes if **you** or anyone acting for **you**:
 - i) makes a claim under the policy knowing that the claim is false or fraudulently exaggerated in any way;
 - ii) makes a statement to support a claim knowing that the statement is false in any way;
 - iii) sends **us** a document to support a claim knowing that the document is forged or false in any way;
 - iv) makes a claim for any loss or damage caused by **your** deliberate act or with **your** encouragement.
- b) If **you** act in a fraudulent way, **we** will:
 - i) not pay the claim;
 - ii) not pay any other claim which has been made, or will be made under the policy;
 - iii) confirm that the policy is not valid;
 - iv) be entitled to recover from **you** the amount of any claim **we** have already paid under the policy;
 - v) not return the premium; and
 - vi) tell the police.
- 2 If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 6 – Personal accident).

Note: If **you** have a no claims discount (NCD) on **your** household insurance policy, any recovery **we** make from **your** household insurer should not prejudice the NCD.
- 3 **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. In the event of **your** death, **we** would need to see the death certificate and any other necessary documents.
- 4 **You** write to **us** within 31 days of returning to **your home** with full details of anything which may result in a claim.
- 5 **You** must provide **us** with all the information, documents and evidence that **we** require (including details of **your** household insurance under which **your valuables** may need to be insured separately depending on their value). **You** must do this at **your** own expense.
- 6 **You** send **us** every writ, summons or other communication relevant to a claim as soon as possible.
- 7 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.
- 8 **We** are entitled to take over and conduct in **your** name the defence and settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.

For all policies under Sections 3, 4, 5, 15 and 20 only:

- 1 **You** must keep all **your** tickets and luggage tags.
- 2 If something is lost or stolen, **you** must tell the police as soon as possible (but within 24 hours of discovering the loss) and get a report from them. If items are lost, damaged or stolen **you** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss, damage or theft happens while **you** are travelling, **you** must tell the carriers and get a property irregularity report from them.
- 3 **You** must get an estimate for repair for all damage claims. If possible, **you** should keep the damaged items so that **we** can inspect them and if **we** make a payment or **we** replace an item, the item will then belong to **us**.
- 4 **You** must keep to the carrier's conditions of carriage.

We have the right to do the following:

- 1 Obtain information from **your** medical records (with **your** permission) to help **us** or **our** representatives deal with any claim. **We** may also disclose information in respect of any claims made under **your** policy to Direct Travel Insurance. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.
- 2 In the event of **you** suffering an accident, injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **journey or one-way trip**. **We** will do this if in the opinion of the doctor in attendance or Direct Travel Insurance Assistance **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.
- 3 Not accept liability if **you** refuse to be repatriated.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 Pay any claim on this policy under English Law. Any legal disputes will be dealt with in an English court, 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.

Our Premier Plus Travel policies have been rated 5 Star for quality of cover
by Defaqto an independent financial research company.

This insurance is underwritten by AIG UK Limited who is authorised
and regulated by the Financial Services Authority (Register Number 202628)
and is a member of the Association of British Insurers.