



directtravel
insurance

Your travel insurance policy documentation

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Introduction

Welcome to your Direct Travel Insurance policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on pages 22 to 23.

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

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

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

Claims arising from alcohol - **We** do not expect **you** to avoid alcohol during **your trip**, but **we** will not cover any claim arising from excessive alcohol consumption, by which **we** mean where **you** have drunk so much alcohol that **you** have notably impaired **your** faculties and/or judgement and **you** need to make a claim. Please refer to general exclusions 28, 29 and 30.

Eligibility

This policy is only available to **you** if:

- **You** are permanently resident in the **United Kingdom** and have **your** main home in the **United Kingdom**;
- **You** are registered with a doctor in the **United Kingdom**;
- **You** have a UK National Insurance number (where aged 16 years of age or older);
- **You** are in the **United Kingdom** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- **You** are not travelling against medical advice or with the intention of receiving medical treatment;
- **Your trip** starts and ends in the **United Kingdom** (single trip or annual multi-trip cover only);
- **Your trip** starts in the **United Kingdom** (**one-way trip** cover only).

Age Eligibility

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

All **insured persons** must be the following ages or under at the date of buying this insurance:

Budget Policies – 65 years of age or under

Standard Policies – 70 years of age or under

Premier Policies – 75 years of age or under

Premier Plus Policies – 75 years of age or under

Table of benefits

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*
A	Cancelling your trip	£1,500	£150	£3,000	£100	£4,000	£75	£6,000	£40
B1	Medical and other expenses outside of the United Kingdom	£5,000,000	£150	£7,500,000	£100	£10,000,000	£75	£10,000,000	£40
	Emergency dental treatment	Nil	Nil	£200	£100	£200	£75	£500	£40
B2	Expenses within the United Kingdom	£5,000	£150	£10,000	£100	£15,000	£75	£20,000	£40
B3	Hospital benefit	Nil	Nil	£15 for each 24 hour period up to £1,000	Nil	£20 for each 24 hour period up to £1,000	Nil	£25 for each 24 hour period up to £2,000	Nil
B4	Mugging benefit	Nil	Nil	Nil	Nil	£1,000	Nil	£1,000	Nil
C	Cutting your trip short	£1,500	£150	£3,000	£100	£4,000	£75	£6,000	£40
D1	Missed departure	Nil	Nil	£600	Nil	£600	Nil	£1,000	Nil
D2	Missed connection	Nil	Nil	£600	Nil	£600	Nil	£1,000	Nil
E1	Travel delay	Nil	Nil	£20 for each full 12 hour delay up to £100	Nil	£20 for each full 12 hour delay up to £200	Nil	£35 for each full 12 hour delay up to £350	Nil
E2	Abandoning your trip	Nil	Nil	£3,000	£100	£4,000	£75	£6,000	£40
F1	Personal belongings and baggage	£1,000	£150	£1,500	£100	£2,000	£75	£3,000	£40
	Including: One item/pair or set of items limit	£125		£200		£250		£300	
	Including: Valuables and electronic/other equipment limit	£125		£200		£300		£500	
	Including: Property in a motor vehicle Limit	£100		£100		£100		£100	
F2	Delayed baggage	Nil	Nil	£100 after 12 hour period of delay	Nil	£150 after each 12 hour period of delay up to £300	Nil	£150 after each 12 hour period of delay	Nil
F3	Personal money	£200	£150	£500	£100	£500	£75	£500	£40
	Including: Cash limit	£125		£200		£250		£350	
	Including: Cash limit if 17 years of age or under	£75		£100		£125		£175	
F4	Passport and travel documents	£150	Nil	£250	Nil	£300	Nil	£500	Nil
G	Personal accident:**								
	Death benefit if between 18 and 65 years of age inclusive	Nil	Nil	£5,000	Nil	£10,000	Nil	£30,000	Nil
	Death benefit if 17 years of age or under or if 66 years of age or over	Nil	Nil	£1,000	Nil	£2,500	Nil	£3,000	Nil
	Loss of limb or sight Permanent total disablement	Nil Nil	Nil Nil	£15,000 £15,000	Nil Nil	£30,000 £30,000	Nil Nil	£75,000 £75,000	Nil Nil
H	Personal liability	£2,000,000	£250	£2,000,000	£100	£2,000,000	£100	£2,000,000	£100
I	Legal expenses	Nil	Nil	£25,000	Nil	£25,000	Nil	£50,000	Nil
J	Hijack	Nil	Nil	Nil	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
K	Uninhabitable accommodation	Nil	Nil	Nil	Nil	£200	Nil	£1,000	Nil
L	Pet care	Nil	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil

Table of benefits (continued)

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*
M1	Scheduled airline failure	Nil	Nil	£1,500	Nil	Nil	Nil	Nil	Nil
M2	End supplier failure (including scheduled airline failure)	Nil	Nil	Nil	Nil	£1,500	Nil	£1,500	Nil
Golf Cover - only available if included on your policy certificate and you pay the required extra premium									
N1	Golf equipment Including: One item/pair or set of items limit	Nil	Nil	Nil	Nil	Nil	Nil	£2,000 £500	Nil
N2	Golf equipment hire	Nil	Nil	Nil	Nil	Nil	Nil	£50 per day up to £350	Nil
O	Green fees	Nil	Nil	Nil	Nil	Nil	Nil	£50 per day up to £350	Nil
Business Cover - only available if included on your policy certificate and you pay the required extra premium									
P1	Business equipment Including: One item/pair or set of items limit	Nil	Nil	Nil	Nil	Nil	Nil	£1,000 £500	£40
	Business samples Including: One item/pair or set of items limit	Nil	Nil	Nil	Nil	Nil	Nil	£1,000 £500	£40
P2	Business money Including: Cash limit	Nil	Nil	Nil	Nil	Nil	Nil	£500 £300	Nil
Q	Replacing staff	Nil	Nil	Nil	Nil	Nil	Nil	£1,500	Nil
Wedding Cover - only available if included on your policy certificate and you pay the required extra premium									
R1	Ceremonial attire	Nil	Nil	Nil	Nil	Nil	Nil	£1,500 per person	£40
R2	Wedding gifts Including: One item/pair or set of items limit	Nil	Nil	Nil	Nil	Nil	Nil	£1,000 per couple £500	£40
R3	Wedding rings Including: Limit for each ring	Nil	Nil	Nil	Nil	Nil	Nil	£500 £250	£40
R4	Photographs and video recording	Nil	Nil	Nil	Nil	Nil	Nil	£750	Nil

* **Excess**

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

** Any claim arising from the result of a Motorcycling accident will be subject to a maximum sum insured payable of £10,000 under Section G - Personal Accident.

Table of benefits for Winter sports cover

Winter sports cover is only available if included on your policy certificate and you pay the required extra premium.

Section	Benefits	Budget cover		Standard cover		Premier cover		Premier Plus cover	
		Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*	Sum insured up to	Excess*
S1	Winter sports equipment you own	£300	£150	£400	£100	£1,000	£75	£1,000	£40
	Including: One item/pair or set of items limit	£150		£150		£1,000		£1,000	
	Hired winter sports equipment	£150		£200		£400		£500	
S2	Winter sports equipment hire	£15 per day up to £150	Nil	£20 per day up to £200	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
S3	Lift pass	£200	£150	£500	£100	£500	£75	£500	£40
T	Ski pack	£20 per day up to £200	Nil	£20 per day up to £400	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
U	Piste closure	£15 per day up to £150	Nil	£20 per day up to £300	Nil	£20 per day up to £300	Nil	£25 per day up to £500	Nil
V	Avalanche cover	£15 per day up to £150	Nil	£20 per day up to £250	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil
W	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£350	Nil	£350	Nil

Table of benefits for Natural catastrophe travel cancellation and expenses cover

Please note: The following sections only apply if the policyholder has purchased Premier or Premier Plus policies. Please note that cover cannot be purchased after you have started your trip. The following cover is provided for each insured person in the event your outward or return journey is disrupted for more than 24 hours due to a natural catastrophe. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 52 for full details. No excess will apply to claims made under sections X2 to X8.

Section	Benefits	Budget cover	Standard cover	Premier cover	Premier Plus cover
		Sum insured up to	Sum insured up to	Sum insured up to	Sum insured up to
X1	Cancellation	Nil	Nil	£4,000	£6,000
Cover for the following additional costs:					
X2	Stranded at the United Kingdom departure point	Nil	Nil	£100	£100
X3	To reach your intended destination	Nil	Nil	£200	£200
X4	Stranded on an international connection	Nil	Nil	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X5	Stranded on your return journey home	Nil	Nil	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
X6	Travel expenses to get home	Nil	Nil	£2,000	£2,000
X7	Car parking	Nil	Nil	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250
X8	Kennel or cattery fees	Nil	Nil	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250

Travel Insurance Policy Summary

Insurance Provider

This insurance is underwritten by Advent Underwriting Limited on behalf of Advent Syndicate 780 at Lloyd's

Purpose of the Insurance

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

The cover provided is subject to certain limits and excesses, as set out in the Table of benefits (see pages 2 to 4 of this document).

Eligibility

This policy is only available to **you** if:

- **You** are permanently resident in the **United Kingdom** and have **your** main home in the **United Kingdom**;
- **You** are registered with a doctor in the **United Kingdom**;
- **You** have a UK National Insurance number (where aged 16 years of age or older);
- **You** are in the **United Kingdom** at the time of purchasing this policy. Any **trip** that has begun when **you** purchase this insurance will not be covered;
- **You** are not travelling against medical advice or with the intention of receiving medical treatment;
- **Your trip** starts and ends in the **United Kingdom** (single trip or annual multi-trip cover only);
- **Your trip** starts in the **United Kingdom** (**one-way trip** cover only).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for **you**, **you** are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Emergency Medical Expenses</p> <p>The following limits and excesses apply per person, per incident:</p> <p>Budget cover: Up to £5,000,000 (£150 excess)</p> <p>Standard cover: Up to £7,500,000 (£100 excess)</p> <p>Premier cover: Up to £10,000,000 (£75 excess)</p> <p>Premier Plus cover: Up to £10,000,000 (£40 excess)</p>	<p>The cover provided includes:</p> <ul style="list-style-type: none"> • emergency medical, surgical and hospital treatment and ambulance costs; • additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and • repatriation to the United Kingdom if it is medically necessary. <p>Significant Conditions:</p> <ul style="list-style-type: none"> • If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, immediately on phone number +44 (0)20 7743 8348 Quoting: Direct Travel; and • Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company. • If the claim relates to your return travel to the United Kingdom and you do not hold a return ticket, we will deduct from your claim an amount equal to your carriers published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return. 	<p>Pages 28 and 29, Section B1</p> <p>Page 20, 'Medical and Other Emergencies'</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> • The claim relates to inpatient or private treatment unless this has been notified to and agreed by the Medical Emergency Assistance Company. • you have purchased a Budget policy and the claim is made as a direct or indirect result of a medical condition that you had at the time of purchase of the policy or have had prior to the purchase of the policy. • you have purchased a Standard, Premier or Premier Plus policy and the insured person has suffered from or received any form of medical advice or treatment or medication for any of the following conditions at any time in the past unless the condition has been declared to us and accepted by us in writing: <ul style="list-style-type: none"> - any heart or circulatory condition; or - any respiratory condition; or - any cancerous condition. <p>Or:</p> <ul style="list-style-type: none"> - any diagnosed psychological or psychiatric disorder, anxiety or depression which has required medication or treatment in the two years before purchasing this insurance. <p>Or:</p> <ul style="list-style-type: none"> - you have a medical condition for which you are taking prescribed medication; or - you have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months. <p>Cover is not provided if:</p> <ul style="list-style-type: none"> • you are travelling against medical advice or with the intention of receiving medical treatment; • you, a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with, are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel. • you, a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel. • a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with, if during the three months before you purchased this policy they have been diagnosed with a new medical condition for which they need to take prescribed medication or have been referred to or seen by a specialist or needed inpatient treatment. • the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip. 	<p>Pages 14 and 15, 'Health Conditions'</p> <p>Pages 25, 26 and 27, General Exclusions, numbers 1 to 8</p> <p>Page 20, 'Medical and Other Emergencies'</p> <p>Pages 28 and 29, Section B1 and Pages 25, 26 and 27, General Exclusions</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<ul style="list-style-type: none"> after the policyholder has paid the insurance premium you are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition you receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, unless you have contacted us and we have agreed to provide cover in writing. the claim relates to your use of drugs or excessive consumption of alcohol. your alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not. any claim which is as a result of you having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal 	
<p>Cancellation and Cutting Your Trip Short</p> <p>The following limits and excesses apply per person, per trip:</p> <p>Budget cover: Up to £1,500 (£150 excess)</p> <p>Standard cover: Up to £3,000 (£100 excess)</p> <p>Premier cover: Up to £4,000 (£75 excess)</p> <p>Premier Plus cover: Up to £6,000 (£40 excess)</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> you dying, becoming seriously ill or being injured; and the death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip. <p>Significant Conditions:</p> <ul style="list-style-type: none"> If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact the Medical Emergency Assistance Company immediately. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> the reason for cancellation or cutting short your trip relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim unless declared to us and accepted for cover in writing. 	<p>Pages 27 and 28, 31 and 32, Sections A and C</p> <p>Page 20, 'Medical and Other Emergencies'</p> <p>Pages 14 and 15, 'Health Conditions'</p> <p>Page 25, General Exclusions, number 1</p>
<p>Your Personal Belongings and Baggage</p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for the limit for any one item/ pair or set of items and for valuables and</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p>Significant Exclusions:</p> <ul style="list-style-type: none"> Cover is not provided if: <ul style="list-style-type: none"> you do not report the loss or theft of belongings or baggage to 	<p>Pages 34, 35, 36 and 37, Section F1</p> <p>Page 23, General Definitions 'Pair or set of items'</p> <p>Page 23, General Definitions 'Valuables and electronic/other equipment'</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>electronic/other equipment):</p> <p>Budget cover: Up to £1,000 (£150 excess)</p> <p>Standard cover: Up to £1,500 (£100 excess)</p> <p>Premier cover: Up to £2,000 (£75 excess)</p> <p>Premier Plus cover: Up to £3,000 (£40 excess)</p>	<p>the police within 24 hours of discovering it and do not obtain a written police report;</p> <ul style="list-style-type: none"> - you leave your belongings or baggage unattended in a public place; - the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); - the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft; or - the loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature. 	
<p>Your Personal Money</p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons 17 years of age or under):</p> <p>Budget cover: Up to £200 (£125 cash limit, £150 excess)</p> <p>Standard cover: Up to £500 (£200 cash limit, £100 excess)</p> <p>Premier cover: Up to £500 (£250 cash limit, £75 excess)</p> <p>Premier Plus cover: Up to £500 (£350 cash limit, £40 excess)</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> • In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions:</p> <ul style="list-style-type: none"> • Cover is not provided if: <ul style="list-style-type: none"> - you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or - at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. 	<p>Pages 34, 35 and 36, Section F3</p>

Limitations		Policy Wording Reference
Excluded Countries	The geographical area which you are entitled to travel to is shown on your policy certificate . No cover is provided under this policy for any claim arising before or during trips in, to or through Afghanistan, Liberia or Sudan. No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.	Page 18, 'Geographical Areas' and Pages 25 and 26, General Exclusions, numbers 10 and 21
Age Limits	To be eligible for cover all persons must be the following ages or under at the date of buying this insurance: Budget Policies – 65 years or under Standard Policies – 70 years or under Premier Policies – 75 years or under Premier Plus Policies – 75 years or under The person buying the insurance must be 18 years of age or over at the date of purchase.	Page 18, 'Age Limits'
Residency	You and all other insured persons must have your main home in the United Kingdom , have a UK National Insurance number (where aged 16 years of age or older) and be registered with a doctor in the UK at the time you buy this policy. Residents of the Isle of Man must have their main home in the Isle of Man and be registered with a local doctor.	Page 15, 'Residency'
Sports and Activities	Please refer to page 17 and 55 if you are planning to participate in a sport or activity during your trip . If using a two-wheeled motor vehicle as a passenger you must wear a crash helmet and it must be reasonable for you to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or if using a two-wheeled motor vehicle as a driver you wear a crash helmet and you hold an appropriate UK licence which permits you to drive the capacity of the two-wheeled motor vehicle and you ensure you comply with the licensing laws of the country in which you are travelling (if such a licence is required under the laws of the country in which the accident occurs). Please also refer to the sports and activities list on page 17. There is no cover for any claims arising from your use of a Quad Bike.	Pages 17 and 55, 'Sports and Activities' and Page 26, General Exclusions, number 17, 18, 23, 24, 25, 26 and 27
Upgrade	By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover. Please call Direct Travel Insurance Customer Services on 0330 880 3600 for further details.	Page 19, 'Upgrades' and Pages 48 to 54, Sections S to X
Law and Jurisdiction	This policy will be governed by English Law and you, insured persons and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by you and us before the commencement date. The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.	Page 13, 'Law and Jurisdiction'
Limitations	This policy contains conditions relating to your health. If you have purchased a Budget policy, this policy does not provide cover for any medical condition(s) that you have at the time of purchase of this policy or have had prior to the purchase of this policy. Any claim made	Pages 14 and 15, 'Health Conditions' and Pages 25 and 26, General

Limitations		Policy Wording Reference
Limitations	<p>as a direct or indirect result of any medical condition(s) that you have at the time of purchase of this policy or have had prior to the purchase of this policy will not be covered. This includes known complications of a medical condition(s) and/or side effects of any medications taken to treat any existing medical condition(s).</p> <p>If you have purchased a Standard, Premier or Premier Plus policy, claims will not be covered where at the time of purchasing this insurance any insured person has suffered from or received any form of medical advice or treatment or medication for any of the following conditions (shown on page 14 of the policy wording) at any time in the past unless the condition has been declared to and accepted by us in writing.</p> <p>You are not covered for claims if after the policyholder has paid the insurance premium you are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition you receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, unless you have contacted us and we have agreed to provide cover in writing.</p>	<p>Exclusions, numbers 1 to 8.</p> <p>Pages 14, 15 and 16, 'Important things you need to know about your policy before you travel'</p>
Cruises	<p>There is no cover provided for cruises unless you have paid the appropriate additional premium and cover is shown on your policy certificate. In any event there is no cover for cargo ship travel.</p>	<p>Page 16 'Cruises' page 22, and page 26 General Exclusion number 34</p>
Cyber Event	<p>There is no cover for any claim arising directly or indirectly from a cyber event.</p>	<p>Page 22 General Definitions 'Cyber event' and Page 26 General Exclusions number 33</p>
Terrorism	<p>Any claim arising from terrorism but this exclusion shall not apply to losses under Section B1–Medical and other expenses outside of the United Kingdom, Section B2–Expenses within the United Kingdom, Section B3–Hospital benefit and Section G–Personal accident.</p>	<p>Page 23 General Definitions 'Terrorism' and Page 26 General Exclusions number 13</p>

Period of Insurance

On single trip policies cover for cancellation starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. Cover for cancellation ends as soon as **you** start your **trip**. On annual multi trip policies cover starts on the chosen start date and cancellation cover is not in force until that date, subsequent **trips** start from the date of booking.

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

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier. If **you** have arranged a **one way trip** policy, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

On annual multi trip policies **you** are covered to travel as many times as **you** like within the **period of cover** provided no single trip lasts longer than the following durations. If any **trip** exceeds the durations shown below then there is absolutely no cover under this policy for that **trip** (not even for the first 17, 21 or 31 days of **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

- Budget cover – 17 days
- Standard cover – 21 days
- Premier and Premier Plus cover – 31 days (unless the additional premium has been paid to increase this limit and it noted on **your policy certificate**)

If **you** have purchased a **winter sports** annual multi trip policy, cover is also provided for up to 17 days in total for **winter sports** within the **period of cover**.

Unless **you** have bought a **one way trip** policy, each **trip** must begin and end in the **United Kingdom**. Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least one night away from **home**.

You must be 75 years of age or under at the date of buying this policy, with the exception of budget policies where **you** must be 65 years of age or under at the date of buying this policy and Standard policies where **you** must be 70 years or under.

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

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

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

To obtain a refund, please phone 0330 880 3600, email enquiries@direct-travel.co.uk or write to **Direct Travel Insurance Customer Services Department, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE**

Claim Notification

You can make a claim for all sections by contacting:

Claims Settlement Agencies,
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
Phone: 020 7743 8346,
E-mail: travelclaims@adventgroup.co.uk

The fastest and simplest way is to use our eclaims facility by going online to www.submitclaim.co.uk/dti

Your Right to Complain

If **you** have a question or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact:

Policy/Sales:
Direct Travel Insurance,
Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE
Tel: 0330 880 3600
Email: enquiries@direct-travel.co.uk

Claims:
Claims Settlement Agencies,
308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
Tel: 020 7743 8346
Email: travelcomplaint@adventgroup.co.uk

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints team at Lloyd's:

Lloyd's Complaints,
One Lime Street, London, EC3M 7HA
Tel: 020 7327 5693 Fax: 020 7327 5225
Email: complaints@lloyds.com Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the United Kingdom for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service (FOS) at:

Exchange Tower, London, E14 9SR
Tel: 0300 123 9 123 or 0800 023 4567 Fax: 020 7327 5225
Website: www.financial-ombudsman.org.uk Email: complaint.info@financial-ombudsman.org.uk

Please note that the FOS will not deal with **your** complaint if **you** submit it to them sooner than 8 weeks after receipt of the complaint, or longer than 6 months after **you** have received a written final response. If **you** make a complaint **your** legal rights will not be affected.

Alternatively online sales only:

Although contacting **us** directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs **your** enquiry to **our** Customer Relations Team who will handle it in the usual way. It will also let **you** know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should **you** need to escalate **your** complaint further ODR will transmit **your** complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service.

You can find this platform at: <http://ec.europa.eu/odr>

Please quote **our** email address: enquiries@direct-travel.co.uk

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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme (depending on the type of insurance and the circumstances of the claim) if we are unable to meet our financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme

10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Tel: 020 7741 4100 or 0800 678 1100

Website: www.fscs.org.uk

Policy Wording

General information about this insurance

Insurance provider

This insurance is underwritten by Advent Underwriting Limited on behalf of Advent Syndicate 780 at Lloyd's.

Advent Underwriting Limited is registered in England and Wales with registered number 01227004. Registered Office: 2nd Floor, 2 Minster Court, Mincing Lane, London EC3R 7BB. Advent Underwriting Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference number 204849). This can be checked by visiting the Financial Services Register on the Financial Conduct Authority website: www.fca.org.uk/register or by telephoning them on 0800 111 6768.

This policy is sold and administered by Direct Travel Insurance. Direct Travel Insurance is a trading name of Brokersure Ltd which is authorised and regulated by the Financial Conduct Authority (FCA 501719). This can be checked by visiting the Financial Services Register (www.fca.org.uk).

Your travel insurance

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

Different levels of cover apply depending on whether **you** have bought a Budget, Standard, Premier or Premier Plus policy and additional sections of cover will apply if the **policyholder** has paid the required premium for policy upgrades.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy certificate** and any applicable endorsements to make sure that the information shown is correct.

Law and jurisdiction

This policy will be governed by English Law and **you, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless agreed to the contrary by **you** and **us** before the commencement date.

The Terms and Conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme (depending on the type of insurance and the circumstances of the claim) if we are unable to meet our financial obligations under this policy. A claim under this type of insurance is covered for 90% of the claim without any upper limit.

Further information about the compensation scheme is available from:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU
Tel: 020 7741 4100 or 0800 678 1100 Website: www.fscs.org.uk

How we use personal information

We will use the information from **your** policy for the purpose of providing **you** with insurance services and additional products and services. We fully accept **our** responsibility to promote the privacy of customers and the confidentiality and security of information entrusted to **us**.

The information provided by or on behalf of **you** when the policy was taken out, together with other information, will be used by **us**, **our** Group companies and **our** service providers and agents. It will be used for administration, customer service and claims.

It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies. **You** have provided information in connection with the purchase and performance of this insurance policy and **you** have consented to the processing of the personal data, including sensitive personal data and **you** have consented to the transfer of this information abroad.

Unless **you** have informed **us** otherwise, **we** or **our** service providers and agents may contact **you** by mail or telephone to let **you** know about any goods, services or promotions that may be of interest to **you** and/or share **your** information with organisations that are **our** business partners. Under the Data Protection Act 1998 **you** have certain rights regarding access to **your** information. **You** have the right to see a copy of the personal information held about **you**, if **you** believe that any of the information **we** are holding is incorrect or incomplete, please let **us** know as soon as possible. To provide a copy of the information, **we** may ask **you** for a small fee. Any information which is found to be incorrect will be corrected promptly.

We may monitor and/or record communication with **us** either directly or by reputable organisations selected by **us**, to ensure consistent servicing levels and account operation.

We will keep information about **you** only for as long as is appropriate.

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

Health conditions

This policy contains conditions relating to **your** health.

If **you** have purchased a Budget policy, this policy does not provide cover for any **medical condition(s)** that **you** have at the time of purchase of this policy or have had prior to the purchase of this policy. Any claim made as a direct or indirect result of a **medical condition(s)** that **you** have at the time of purchase of this policy or have had prior to the purchase of this policy will not be covered. This includes known complications of a **medical condition** and/or side effects of any medications taken to treat any existing **medical condition(s)**.

If **you** have purchased a Standard, Premier or Premier Plus policy, claims will not be covered where at the time of purchasing this insurance (or booking the **trip**, whichever is the later) any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions at any time in the past unless the condition has been declared to **us** and accepted by **us** in writing:

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

or:

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

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

- **you** have a **medical condition** for which **you** are taking prescribed medication; or
- **you** have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.

To declare any of the above, please contact Direct Travel Insurance Customer Services by phoning **0330 880 3600**. Failure to declare a medical condition will result in claims relating to the undisclosed condition not being covered.

BE AWARE! We do not provide any cover if:

- **You** are travelling with the purpose of receiving medical treatment abroad.
- **You**, a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
- **You**, a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
- Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance, unless you have made a declaration to **us** and **we** have agreed to provide cover in writing.
- A **relative, business associate**, a person who **you** have booked to travel with or a relative or friend living abroad who **you** had planned to stay with, if during the three months before **you** purchased this policy they have been diagnosed with a new **medical condition** for which they need to take prescribed medication or have been referred to or seen by a specialist or needed inpatient treatment.

You should also refer to the General Exclusions on pages 25, 26 and 27.

Changes to your health after purchasing your policy

If after the **policyholder** has paid the insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition **you** receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, **you** must contact Direct Travel Insurance Customer Services on 0330 880 3600. By declaring details of **your** change in health, this will enable **us** to decide whether **we** can continue to provide cover for **your** change in circumstance under the existing terms of the policy. **We** have the right to charge an additional premium to allow cover to continue, add further terms and conditions to **your** policy or exclude cover for the newly diagnosed condition.

If **we** are not able to provide cover for the newly diagnosed condition or if the **policyholder** does not wish to pay the additional premium which is necessary to allow cover to continue, **you** will be entitled to make a claim under section A (Cancelling your trip) for **your** costs which cannot be recovered from elsewhere. Alternatively, **you** will be entitled to cancel **your** policy, in which case, **we** will refund a proportionate amount of the premium to the **policyholder**.

Please note that **your doctor's** decision that **you** are well enough to undertake **your trip** does not ensure that **you** will be covered to travel. Please contact Direct Travel Insurance Customer Services by phoning on 0330 880 3600 if **you** have any concerns regarding **your** fitness to travel.

Failure to declare such changes in health may mean that claims arising out of **your** newly diagnosed condition will be excluded. Please refer to General exclusion number 2.c. on pages 25 for further information.

Health agreements

EU EEA or Switzerland

If **you** are travelling to a country in the European Union, **you** are strongly advised to take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union. If **you** already hold an EHIC please check it is valid for **your** trip. In the event of liability being accepted for a medical expense which has been reduced as a direct result of **you** presenting **your** European Health Insurance Card to the medical facility at the time of treatment **we** will not apply the deduction of the excess under section B1 (Medical and other expenses outside of the United Kingdom).

Australia or New Zealand

If **you** require medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. Inpatient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE Website on www.humanservices.gov.au/medicare or by emailing: medicare@humanservices.gov.au.

If **you** require medical treatment in New Zealand, there are reciprocal agreements, but a person may not enrol with a Primary Health Organisation (PHO). They should get the same health subsidies as a New Zealand citizen visiting a general practitioner as a casual patient, if the **doctor** has decided the condition needs prompt attention. For more information, please go to www.health.govt.nz or email: info@health.govt.nz. Alternatively please call the Medical Emergency Assistance Company for guidance.

If **you** are admitted to hospital contact must be made with the Medical Emergency Assistance Company as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE or a Primary Health Organisation (PHO).

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC, Medicare in Australia or private health insurance, **we** will not apply the deduction of the policy excess under section B1 (Medical and other expenses outside of the United Kingdom).

Residency

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

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

Travel delays - EC Regulations

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

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

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

Sports and activities

Any involvement in the following sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as a helmet, harness, knee and/or elbow pads, life jacket etc...).

Please note the policy terms and conditions will still apply in all other respects.

Please also refer to the general conditions on page 24 and general exclusions on page 25, 26 and 27.

This policy automatically covers **you** to undertake the activities listed below on a recreational and amateur basis.

Animal Sanctuary/Refuge Work	Diving (indoor up to 5 metres)	Mountain Biking (not downhill)	Sledging/Tobogganing
Archery	Elephant Trekking (UK-Booked)	Netball	Sleigh riding (reindeer, horses or dogs)
Athletics	Fell Walking	Petanque	Snooker
Badminton	Flag football	Pigeon racing	Snorkelling
Ballooning - Hot Air	Football	Pony Trekking	Softball
Banana Boating	Fresh Water/Sea Fishing	Pool	Squash
Bar Work	Frisbee	Quoits	Stoolball
Basketball	Fruit or Vegetable Picking	Rackets	Surfing
Beach Games	Glass Bottom Boats	Racquet Ball	Swim Trekking
Biathlon	Golf	Rafting (Grade 1 rivers only)	Swimming
Billiards	Gymnastics	Rambling	Swimming with Dolphins
Bird Watching	Highland games	Restaurant Work	Sydney Harbour Bridge
Body Boarding	Hiking/Trekking/Walking up to 3000m excluding the use of ropes or guides.	Ringos	Table Tennis
Bowling	Horse Riding (no hunting, jumping or polo)	River Walking	Ten Pin Bowling
Bowls	Ice Skating	Road Cycling	Tennis
Bungee Jumping (maximum of 2 jumps)	Jet Boating	Rounders	Tubing
Camel/Elephant Riding	Jet Skiing	Rowing	Tug of War
Camping	Jogging	Running Sprint/Long Distance	Volleyball
Canoeing/Kayaking -cover included for White water rafting up to Grade 2 rivers.	Keepfit	Safari (UK Organised)	Wake Boarding
Catamaran Sailing (In-shore)	Kiting	Sail Boarding	Water Skiing
Clay Pigeon Shooting	Korfball	Sailing	Whale Watching
Cricket	Manual Labour (Office and clerical work, bar and restaurant work, music performance and singing, fruit picking (not involving the use of machinery)	Sailing/Yachting inshore (recreational)	Windsurfing
Croquet	Marathons (Maximum of 2 and not extreme marathons)	Scuba Diving to 30m if qualified and not diving alone or down to 18 metres if not qualified and must be accompanied by a qualified instructor	Working (non Manual)
Curling	Model Flying	Sea Fishing	Yachting (inland and coastal waters)
Dancing	Model Sports	Shooting	Yoga
Darts	Motorcycling (EU Only - on road wearing a helmet provided you hold an appropriate UK licence for the capacity of the motorcycle you are riding)	Shooting (target range-not hunting)	

If the activity in which **you** are participating is not listed or **you** are participating in anything other than on a recreational or amateur basis please contact Direct Travel Insurance on **0330 880 3600**

Cruises

There is no cover provided for **cruises** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event there is no cover for cargo ship travel.

Cancellations and refunds

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact **us** by phoning **0330 880 3600**, emailing enquiries@direct-travel.co.uk or by writing to **Direct Travel Insurance, Digital House Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium the **policyholder** has paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

We will not refund the premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

Your right to cancel the policy outside the 14-day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling-off period, the **policyholder** must contact Direct Travel Insurance Customer Services by phoning **0330 880 3600**, emailing enquiries@direct-travel.co.uk or by writing to **Direct Travel Insurance, Digital House Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE** In line with the terms outlined below **we** will refund a proportion of the premium the **policyholder** has paid within 30 days of the date **you** contact Direct Travel Insurance Customer Services to ask to cancel the policy.

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

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 24 of this policy which is incapable of remedy or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Age limits

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

All **insured persons** must be the following ages or under at the date of buying this insurance:

Budget Policies – 65 years of age or under

Standard Policies – 70 years of age or under

Premier Policies – 75 years of age or under

Premier Plus Policies – 75 years of age or under

Cover options available

Types of cover and durations

Single trip

This gives **you** cover to travel on one **trip** for up to 365 days if **you** are 65 years of age or under; or

Annual multi trip

You are covered to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations. If any **trip** exceeds the durations shown below then there is absolutely no cover under this policy for that **trip** (not even for the first 17, 21 or 31 days of **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover.

- Budget cover – 17 days
- Standard cover – 21 days
- Premier and Premier Plus cover – 31 days (unless the additional premium has been paid to increase this limit and it noted on **your policy certificate**)

If **you** have purchased a **winter sports** annual multi trip policy, cover is also provided for up to 17 days in total for **winter sports** within the **period of cover**.

One way trip (not applicable to annual multi trip policies)

This provides cover for a single **One way trip** for up to 31 days. Cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** shown on **your policy certificate**, whichever is earlier.

Upgrades

The following upgrades are available by paying an additional premium:

Winter sports cover

Please see page 48 for a list of **winter sports** activities which are covered by this policy. If the **winter sport you** intend to take part in is not shown in the list, please check that cover will be provided by contacting Direct Travel Insurance Customer Services on **0330 880 3600** or by e-mailing **enquiries@direct-travel.co.uk**. Please see sections S to W for full details of cover.

Cruises

This policy can be extended to cover **you** on a **cruise** provided **you** contact Direct Travel Insurance Customer Services on **0330 880 3600** or by e-mailing **enquiries@direct-travel.co.uk** and **you** having paid the appropriate additional premium and cover is shown on **your policy certificate**.

Geographical areas

One of the following areas will be shown on **your policy certificate**. This describes the area of the world which this policy provides cover for **you** to travel to.

You will not be covered if **you** travel outside the area **you** have chosen, as shown on **your policy certificate**.

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

Europe 1 - Albania, Algeria, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greenland, Guernsey (including Alderney, Sark and Herm), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Jersey, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Ukraine and Vatican City.

Europe 2 - Those countries listed above and including: Andorra, Cyprus, Greece (including Greek Isles), Malta, Spain (including Balearic and Canary Islands), Switzerland and Turkey

Australia and New Zealand *

Worldwide - excluding Canada, Caribbean, Mexico and USA

Worldwide - including Canada, Caribbean, Mexico and USA

Please note:

No cover is provided under this policy for any **trip** in, to, or through Afghanistan, Liberia or Sudan.

No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth

Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

*applicable to single trip policies only.

Period of cover

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

On annual multi trip policies cover starts on the chosen start date and cancellation cover is not in force until that date, subsequent **trips** start from the date of booking

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

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

If **you** have arranged a **one way trip** policy, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

Any **trip** that had already begun when **you** purchased this insurance will not be covered.

Each **trip** must begin and end in the **United Kingdom**, unless **you** have bought a **one way trip** policy, in which case **your trip** must begin in the **United Kingdom**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least one night away from **home**.

Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact Direct Travel Insurance Customer Services on **0330 880 3600** or by e-mailing **enquiries@direct-travel.co.uk**. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to Direct Travel Insurance Customer Services for consideration.

Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy certificate**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company. Please see Medical and other emergencies on page 20 for details of how to contact the Medical Emergency Assistance Company.

Medical and other emergencies

Your Direct Travel insurance policy is not a private medical insurance policy and does not cover private medical treatment, private hospital costs or other related expenses incurred unless these have been specifically agreed and authorised by the Medical Emergency Assistance Company.

The Medical Emergency Assistance Company will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0)20 7743 8348 E-mail: medicalassistance@adventgroup.co.uk

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad including the hospital and treating doctors details;
- **Your** policy number shown on **your policy certificate**; and
- The name, address and contact phone number of **your** GP.
- Quote the scheme name which is: Direct Travel.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

In the event that **you** require in-patient hospital treatment and/or evacuation /repatriation, it is imperative that the Medical Emergency Assistance Company is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place.

Failure to contact the Medical Emergency Assistance Company and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. **You** should not attempt to find **your** own solution and then expect full reimbursement from **us** without prior approval first having been obtained from the Medical Emergency Assistance Company.

If **you** have to return to the **United Kingdom** under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

How to make a claim

You must register a claim under all sections by contacting the following company:

Claims Settlement Agencies

308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD

Tel: 020 7743 8346

E-mail: travelclaims@adventgroup.co.uk

We are now able to offer **you** the facility to submit **your** claim online which is the fastest and easiest way to make a claim at www.submitclaim.co.uk/dti. The process should take approximately 10-15 minutes to complete (depending on the type of claim), but before continuing **you** should ensure **you** have **your policy certificate**, **trip** dates, supporting documentation and details of the incident.

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

Claims Settlement Agencies are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to General conditions on pages 24 and 25.

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

How to make a complaint

If you have a question or concerns about **your** policy or the handling of a claim **you** should, in the first instance, contact:

Policy/Sales:

Direct Travel Insurance, Digital House, Threshelfords Business Centre, Feering, Kelvedon, Colchester, Essex CO5 9SE

Tel: 0330 880 3600 Email: enquiries@direct-travel.co.uk

Claims:

Claims Settlement Agencies

308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

Tel: 020 7743 8346 Email: travelcomplaint@adventgroup.co.uk

In the event **you** remain dissatisfied and wish to make a complaint, **you** can do so at any time by referring the matter to the Complaints team at Lloyd's:

Lloyd's Complaints

One Lime Street, London, EC3M 7HA

Tel: 020 7327 5693 Fax: 020 7327 5225 Email: complaints@lloyds.com Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If **you** remain dissatisfied after Lloyd's has considered **your** complaint, **you** may have the right to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the United Kingdom for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service (FOS) at:

Exchange Tower, London, E14 9SR

Tel: 0300 123 9 123 or 0800 023 4567 Fax: 020 7327 5225 Website: www.financial-ombudsman.org.uk

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

Please note that the FOS will not deal with **your** complaint if **you** submit it to them sooner than 8 weeks after receipt of the complaint, or longer than 6 months after **you** have received a written final response. If **you** make a complaint **your** legal rights will not be affected.

Alternatively online sales only:

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

Please quote **our** email address: enquiries@direct-travel.co.uk

The Online Dispute Resolution service (ODR) directs **your** enquiry to **our** Customer Relations Team who will handle it in the usual way. It will also let **you** know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should **you** need to escalate your complaint further ODR will transmit **your** complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. **You** can find this platform at: <http://ec.europa.eu/odr>

General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 36, 43, 45 and 48 for further definitions.

Business associate

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

Channel Islands

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

Child/Children

A person who is 17 years of age or under.

Cruise

A voyage on a ship/vessel sailing on the seas or oceans that includes stopping at various ports. No cover is provided for cargo ship travel.

Cyber event

An unauthorised or malicious act or series of related unauthorised or malicious acts or the threat or hoax thereof involving access to, processing of, use of or operation of any **information technology system** or any electronic data by any person or group(s) of persons.

Doctor

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

Family

Up to two adults and any number of their **children**, step children or foster children aged 17 years of age or under at date of issue of the policy. The **children** are only insured when travelling with one or both of the insured adults, but under Annual Multi Trip cover, either adult and the **children** (accompanied by a responsible adult) are also insured to travel on their own.

Flood

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

Home

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

Insured person

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

Information technology system

Any computer, hardware, software, information technology and communications system or electronic device, including any associated input, output or data storage device, networking equipment or back up facility.

Manual labour

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

Medical condition(s)

Any disease, illness or injury.

Natural catastrophe

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

One way trip

A **holiday** or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the date shown on **your policy certificate**, whichever is the later, up to maximum duration of 31 days but with cover under this policy ceasing 24 hours after the time **you** first leave immigration control of the country in which **your** final destination is situated or at the end of the **period of cover** shown on **your policy certificate** whichever is earlier.

Pair or set of items

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

Parent

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

Partner

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address and has done so for a minimum of 6 continuous months before the **trip** is booked and before the **trip** commences.

Period of cover

As defined in the **policy certificate**.

Policyholder

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

Policy certificate

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

Public transport

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

Relative

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

Single parent

One adult and any number of his or her **children**, step **children** or foster **children** aged 17 years or under at date of issue of the policy. The **children** are only insured when travelling with the insured adult, but under annual multi trip cover the adult and **children** (accompanied by a responsible adult) are also insured to travel on their own.

Terrorism

An act(s), 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 to put the public or any section of the public in fear.

Trip

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

Unattended

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

United Kingdom

England, Scotland, Wales, Northern Ireland and The Isle of Man.

Utilisation of Nuclear, Chemical or Biological weapons of mass destruction

The use of any explosive nuclear weapon or device; or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity, or any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins), or any solid, liquid or gaseous chemical compound which, when suitably distributed; which is capable of causing incapacitating disablement or death amongst people or animals.

Valuables and electronic/other equipment

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

War

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

We, us, our

Advent Underwriting Limited on behalf of Advent Syndicate 780 at Lloyd's.

You, your, yourself

An insured person.

General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday).
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance. (For example if **you** receive hospital treatment in a European Union country, **you** should produce **your** European Health Insurance Card (EHIC), if **you** have one).
3. **You** must give Claims Settlement Agencies all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid on behalf of the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.

9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
10. After a claim has been settled, any damaged items which **you** have sent into Claims Settlement Agencies will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
 - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
 - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under or their executor or personal representative in the event of the **death** of an **insured person**) or **us** may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.
17. Several Liability Notice. The subscribing (re)insurers' obligations under contracts of (re)insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing (re)insurers are not responsible for the subscription of any co-subscribing (re)insurer who for any reason does not satisfy all or part of its obligations.

General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What you are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

We will not cover the following.

1. If **you** have purchased a Budget policy, any claim arising as a result of a **medical condition(s)** that **you** have at the time of purchase of this policy or have had prior to the purchase of this policy will not be covered. This includes known complications of a **medical condition** and/or side effects of any medications taken to treat any **existing medical condition(s)**.
2. If **you** have purchased a Standard, Premier or Premier Plus policy any claims arising as a result of the following:
 - a. If before purchasing this insurance **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:
 - any heart or circulatory condition; or
 - any respiratory condition; or
 - any cancerous condition.
 - b. If before purchasing this insurance **you** or anyone insured on this policy have suffered from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - **you** have a **medical condition** for which **you** are taking prescribed medication; or
 - **you** have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.
 - c. If after the **policyholder** has paid the insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other **medical condition** **you** receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, unless **you** have contacted **us** and **we** have agreed to provide cover in writing.

Please refer to the Health conditions section on pages 14 and 15 of this policy wording for further details.
3. **You** are travelling with the purpose of receiving medical treatment abroad.
4. **You**, a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for medical investigation or treatment for

any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.

5. **You, a relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
6. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
7. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance, unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing.
8. Any claims arising from a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, if during the three months before **you** purchased this policy they have been diagnosed with a new **medical condition** for which they need to take prescribed medication or have been referred to or seen by a specialist or needed inpatient treatment.
9. Any claim arising from **you** acting in a way which goes against the advice of a **Doctor**.
10. Any claim arising before or during **trips** in, to or through the following countries: Afghanistan, Liberia or Sudan.
11. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
12. Any claim arising out of **war**, hostilities or warlike operations (whether war be declared or not), civil war, invasion, revolution or any similar event.
13. Any claim arising from **terrorism** but this exclusion shall not apply to losses under Section B1–Medical and other expenses outside of the United Kingdom, Section B2–Expenses within the United Kingdom, Section B3–Hospital benefit and Section G–Personal accident.
14. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
15. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it, or being exposed to the **utilisation of nuclear, chemical or biological weapons of mass destruction**.
16. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
17. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
 - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs; or
 - b) as a rider **you** wear a crash helmet and **you** hold an appropriate UK licence which permits **you** to drive the capacity of the two-wheeled motor vehicle and **you** comply with the licencing laws of the country in which the accident occurs.

There is no cover for off-roading

18. Any claims arising from **your** use of a quad bike.
19. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings ‘What you are covered for’ in sections A to X, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
20. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless the policy **you** have purchased entitles **you** to cover under section M1 (Scheduled airline failure) or section M2 (End supplier failure)).
21. Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
22. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
23. Motor racing, rallying or vehicle racing of any kind.
24. Any claim involving **you** taking part in **manual labour**.
25. Any claim involving **you** taking part in any sport or activity unless the **policyholder** has paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on pages 17 and 55 of this policy wording for further details.

26. Any claim relating to **winter sports** unless the **policyholder** has paid the necessary premium to extend **your** policy to provide cover for this.
27. Any claim arising from:
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
28. **Your** use of drugs or excessive consumption of alcohol.
29. **Your** alcohol intake whilst taking any combination of medication or drugs known (or would reasonably be suspected) to cause drowsiness, impaired vision or judgment when combined with alcohol whether such drugs are prescribed or not.
30. Any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal
31. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
32. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need in relation to **your trip**.
33. Any claim or loss arising directly or indirectly from a **cyber event**.
34. Any claim arising from a **cruise** unless **you** have paid the appropriate additional premium and cover is shown on **your policy certificate**. In any event there is no cover for cargo ship travel.
35. Flying (other than as a passenger in a fully licensed aircraft).

Sections of cover

Section A – Cancelling your trip

What you are covered for under section A

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

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

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

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

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

What you are not covered for under section A

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

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the **United Kingdom**
- Summons for jury service

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

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 20 for further details).

What you are covered for under section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.
4. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £2,000 for the cost of

the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.

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

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on pages 15 and 16 for further details).
2. Any medical treatment that **you** receive because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. Inpatient or private treatment which has not been notified as soon as possible to and agreed by **us** or the Medical Emergency Assistance Company.
6. The extra cost of a single or private hospital room unless this is medically necessary and authorised by the Medical Emergency Assistance Company.
7. Treatment in a private hospital or private clinic where suitable state facilities are available.
8. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
9. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
10. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
11. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom** (unless **you** have purchased **winter sports** cover, in which case **you** may be entitled to claim under section W (Physiotherapy in the United Kingdom)).
12. If **you** become injured or die as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
13. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
14. Damage to dentures.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Section B2 – Expenses within the United Kingdom

What you are covered for under section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:

- Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you on your outward trip**) to allow **you** to return **home**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with you if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

What you are not covered for under section B2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Section B3 – Hospital benefit

Please note: This section does not apply to trips taken within the United Kingdom. No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section B3

We will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, **you** go into hospital as an inpatient. We will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Section B4 – Mugging benefit

Please note: This section only applies if you have purchased a Premier or Premier Plus policy.

What you are covered for under section B4

We will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: You must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections B1 to B4 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under section B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B4 only)

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

Section C – Cutting your trip short

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 20 for further details).

What you are covered for under section C

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

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

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

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

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

What you are not covered for under section C

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

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section C may include

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

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

Section D1 – Missed departure

Please note: No cover is provided under this section if you have purchased a Budget policy.

This section does not apply to trips taken solely within the United Kingdom

What you are covered for under section D1

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

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

Section D2 – Missed connection

Please note: No cover is provided under this section if you have purchased a Budget policy.

This section does not apply to trips taken solely within the United Kingdom

What you are covered for under section D2

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

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

What you are not covered for under sections D1 and D2

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If the **policyholder** has paid the required premium for **natural catastrophe** travel cancellation and expenses cover, please see section X for details of what **you** are entitled to claim.)
2. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections D1 and D2 may include

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

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

Section E1 – Travel delay

Please note: You are entitled to claim under section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have purchased a Budget policy.

This section does not apply to trips taken solely within the United Kingdom

What you are covered for under section E1

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

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

Section E2 – Abandoning your trip

What you are covered for under section E2

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

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

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

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

What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If the **policyholder** has paid the required premium for **natural catastrophe** travel cancellation and expenses cover, please see section X for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (for claims under section E2 only)

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

Section F1 – Personal belongings and baggage

What you are covered for under section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 23.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on page 23.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

Section F3 – Personal money

What you are covered for under section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

Section F4 – Passport and travel documents

What you are covered for under section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2 or section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Any claim for loss, theft, damage or delay to **winter sports equipment** or **golf equipment**.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide Claims Settlement Agencies with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

Claims evidence required for sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact Claims Settlement Agencies to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

Section G – Personal accident

Please note: No cover is provided under this section if you have purchased a Budget policy.

Definitions relating to this section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section G

We will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die)

if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**:

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

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

Any claim arising from the result of a Motorcycling accident will be subject to a maximum sum insured payable of £10,000.

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

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims advice for section G

- Please phone Claims Settlement Agencies on **020 7743 8346** to ask for advice as soon as **you** need to make a claim or see page 21, How to make a claim

Section H – Personal liability

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section H

We will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**).
 - c. any claim assumed by **you** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to you acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
 - f. as a result of a **winter sports** activity if **you** have not purchased the additional **winter sports** cover.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Important information:

- **You** must give Claims Settlement Agencies notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help Claims Settlement Agencies and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get Claims Settlement Agencies permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell Claims Settlement Agencies as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive see page 21, How to make a claim

Section I – Legal expenses

Please note: This section does not apply to trips within the United Kingdom. No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section I

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your** trip.

What you are not covered for under section I

1. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, Direct Travel Insurance, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with, pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
6. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
7. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.
9. Any claims from **you** becoming injured or dying as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
10. The costs incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
11. The costs incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by all parties to be reasonable or **you** not accepting an offer from **us** to settle a claim.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.

We may at our discretion offer to settle a claim **with** you instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party, and any such settlement will be full and final in respect to the claim.

We may at our discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.

Claims advice for section I

- Please phone Claims Settlement Agencies on **020 7743 8346** to ask for advice as soon as **you** need to make a claim or see page 21 How to make a claim.

Section J – Hijack

Please note: No cover is provided under this section if you have purchased a Budget policy or a Standard policy.

What you are covered for under section J

We will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section J may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

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

Section K – Uninhabitable accommodation

Please note: No cover is provided under this section if you have purchased a Budget policy or a Standard policy

What you are covered for under section K

We will pay up to the amount shown in the table of benefits if after **you** have commenced **your trip** **you** pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, **flood**, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

Please note: You must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. **You** must keep all receipts for the extra expenses **you** pay.

What you are not covered for under section K

1. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
2. Any claim resulting from **you** travelling against the advice of the national or local authority.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section K may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- Invoices and receipts for **your** expenses

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

Section L – Pet care

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section L

We will pay up to the amount shown in the table of benefits for extra kennel or cattery fees if **you** are hospitalised due to an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom), which results in a delay to **your** planned return journey to the **United Kingdom** of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

You must keep all receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for under section L

1. Any kennel or cattery fees **you** pay outside the **United Kingdom** as a result of quarantine regulations.
2. Any claims relating to travel delay where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered) see page 21 How to make a claim.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section L may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra kennel or cattery fees

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

Section M1 – Scheduled airline failure

Please note: Cover is only provided under this section if you have purchased a Standard policy.

What you are covered for under section M1

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice and airline ticket for:

- 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
- In the event of insolvency after departure:
 - i) the additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - ii) if curtailment of the **trip** is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained **our** approval prior to incurring the relevant costs by contacting **us** as set out on the following page.

What you are not covered for under section M1

1. Scheduled airline flights not booked by **you** from within the **United Kingdom**.
2. Any costs resulting from the insolvency of:
 - a. any scheduled airline which is in Chapter 11 or any threat of insolvency being known at the date of issue of the **policy certificate**.
 - b. any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled airline flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel, villa, car hire or **cruise** following the financial failure of an airline.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Section M2 – End supplier failure

Please note: Cover is only provided under this section if you have purchased a Premier or Premier Plus policy.

What you are covered for under section M2

We will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice for:

- Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator, Coach Operator, Car Hire Company, Caravan Site, Campsite, Mobile Home, Camper Rental, Theme Park all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
 - i) additional pro rata costs incurred by the **insured person** in replacing that part of the travel arrangements to a similar standard to that originally booked; or
 - ii) if curtailment of the holiday is unavoidable - the cost of return transportation to the **United Kingdom** to a similar standard to that originally booked.

PROVIDED THAT in the case of i) and ii) above where practicable the **insured person** shall have obtained the approval of **us** prior to incurring the relevant costs by contacting **us** as set out below.

What you are not covered for under section M2

1. Travel and accommodation not booked within the **United Kingdom** prior to departure.
2. The financial failure of:
 - a) any travel or accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the **policy certificate**;
 - b) any travel or accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the **insured person** has booked travel or accommodation.
3. Any loss for which a third party is liable or which can be recovered by other legal means.
4. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel following the financial failure of an airline.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

How to make a claim under sections M1 and M2

Any occurrence which may give rise to a claim under this section should be advised as soon as reasonably practicable and in any event within 14 days to:

Claims Settlement Agencies

308-314 London Road

Hadleigh

Benfleet

Essex SS7 2DD

Phone: 020 7743 8346

E-mail: travelclaims@adventgroup.co.uk

www.submittclaim.co.uk/dti

Important information:

We will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will not be processed. For claims under all other sections of this policy, please see the How to make a claim section on page 21.

Golf cover

Please note: The following sections only apply if you have purchased a Premier Plus policy.

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section N1 – Golf equipment

What you are covered for under section N1

We will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

The maximum amount we will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of **'pair or set of items'** on page 23.

You must bring any damaged **golf equipment** back to the **United Kingdom** for inspection.

Our liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Section N2 – Golf equipment hire

What you are covered for under section N2

We will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire.

What you are not covered for under section N1 and N2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section N1).
2. **Golf equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections N1 and N2 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

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

Section O – Green fees

What you are covered for under section O

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss or theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section O may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents - police report

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

Business cover

Please note: The following sections only apply if you have purchased a Premier Plus policy.

Definition relating to business cover

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

Section P1 – Business equipment

What you are covered for under section P1

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

- **Business equipment** which is lost, stolen or damaged during **your trip**. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 23) and samples; and
- Buying essential items if **your business equipment** is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged **business equipment** back to the **United Kingdom** for inspection.

Section P2 – Business money

What you are covered for under section P2

We will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

What you are not covered for under sections P1 and P2

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. **Business equipment you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to **business equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections P1 and P2 may include

- Loss or theft - police report
- Loss, theft damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **business equipment**
- Proof of value and ownership

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

Section Q – Replacing staff

What you are covered for under section Q

We will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) **you** are prevented from going to a planned business meeting during **your trip**. We will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from the **United Kingdom** to go to the meeting.

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section Q may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associate's** expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned business meeting

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

Wedding cover

Please note: The following sections only apply if you have purchased a Premier Plus policy.

Section R1 – Ceremonial attire

What you are covered for under section R1

We will pay up to the amount shown in the table of benefits for clothing and accessories owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section R2 – Wedding gifts

What you are covered for under section R2

We will pay the insured couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**. Please note the maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 23.

Section R3 – Wedding rings

What you are covered for under section R3

We will pay up to the amount shown in the table of benefits for the bride and grooms wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount we will pay for any one ring is shown in the table of benefits.

Section R4 – Photographs and video recording

What you are covered for under section R4

We will pay the insured couple up to the amount shown in the table of benefits 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 **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 delays;
- the photographs/video or digital recordings of **your** wedding day taken by a professional photographer are lost, stolen or damaged after the wedding day and whilst **you** are still on the **trip** or at the honeymoon location.

What you are not covered for under sections R1, R2, R3 and R4

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by Customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder to mobile phone (including smart phones and tablet computers), spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence for sections R1 to R4 may include

- Loss or theft to property - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

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

Winter sports cover

Please note: The following sections only apply if the policyholder has paid the required premium for winter sports cover and this is shown on your policy certificate.

Definitions relating to winter sports cover

Winter sports

Bigfoot skiing, cat skiing or boarding, cross country skiing, curling, glacier skiing*, glacier walking (up to 4,000 metres), husky dog sledding, ice climbing*, ice curling, ice diving, ice hockey*, ice skating, kite skiing*, kite snowboarding*, langlauf, mono skiing, off piste skiing or snowboarding (except in areas considered to be unsafe by local resort management), passenger sledge, ski boarding, ski yawing, skiing, ski/snow biking, ski/snow blading, ski randonee*, ski touring, ski-dooing*, sledging/ sleighing, snowboarding, snow mobiling*, snow parascending, snow shoe walking, snowcat driving, speed skating and tobogganing.

* Cover for these **winter sports** may require the **policyholder** to pay an additional premium over and above the normal **winter sports** premium. In some cases, **your** excess under section B1 (Medical and other expenses outside of the United Kingdom) will be increased to £250, and there will be no cover provided under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity.

If **you** intend to participate in any of the activities listed above, please ensure that **you** check with Direct Travel Insurance Customer Services by phoning **0330 880 3600** or by e-mailing **enquiries@direct-travel.co.uk** before taking part.

Winter sports equipment

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

Section S1 – Winter sports equipment

What you are covered for under section S1

We will pay up to the amount shown in the table of benefits for **winter sports equipment** owned or hired by **you** which is lost, stolen or damaged during **your trip**.

Please note:

- A deduction will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows:
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Over 60 months old – 20% of the purchase price
- The maximum amount **we** will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of **'pair or set of items'** on page 23.
- **You** must bring any damaged **winter sports equipment** **you** own back to the **United Kingdom** for inspection.

Section S2 – Winter sports equipment hire

What you are covered for under section S2

We will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Please note: You must keep all receipts for the **winter sports equipment** that **you** hire.

Section S3 – Lift pass

What you are covered for under section S3

We will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

What you are not covered for under sections S1, S2 and S3

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section S2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to your **winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Winter sports equipment you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections S1 to S3 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership

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

Section T – Ski pack

What you are covered for under section T

We will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section T may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities

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

Section U – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section U

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, at least 80% of all lift systems are closed for more than 12 hours. **We** will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section U may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

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

Section V – Avalanche cover

What you are covered for under section V

We will pay up to the amount shown in the table of benefits for reasonable additional travel and accommodation expenses if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: You must get written confirmation from the appropriate authority, for example, **your** tour representative, the ski resort management, stating the reason for the delay and how long the delay lasted.

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section V may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay

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

Section W – Physiotherapy in the United Kingdom

Please note: No cover is provided under this section if you have purchased a Budget policy.

What you are covered for under section W

We will pay up to the amount shown in the table of benefits for fees **you** have to pay to a physiotherapist for continuation of treatment on **your** return **home** if **you** sustain an injury during **your trip** whilst taking part in **winter sports** activities.

What you are not covered for under section W

1. The cost of all treatment which is not directly related to the injury that caused the claim.
2. Any expenses which are not usual, reasonable or customary to treat **your** injury.

Please also refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for section W may include

- Invoices and receipts for **your** physiotherapy treatment
- An official letter from the treating physiotherapist to confirm that the treatment provided is in respect of continuation of the treatment for an injury sustained during **your trip**

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

Natural catastrophe travel cancellation and expenses cover

Please note: The following sections only apply if the policyholder has purchased Premier or Premier Plus policies. Please note that cover cannot be purchased after you have started your trip.

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

Section X1 – Cancellation

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and
- the cost of visas which **you** have paid for

if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

What is not covered under X1

The first £75 (Premier Policies) £40 (Premier Plus policies) of each claim for each event for each **insured person**

Section X2 – Additional expenses if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, we will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- accommodation;
- cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- food and drink; and
- necessary emergency purchases

that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section X1 (Cancellation).

Please note: If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Claims Settlement Agencies to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered, see page 21, How to make a claim.

Section X3 – Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, we will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Section X4 – Additional expenses if you are stranded on an international connection

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of five days cover throughout the duration of your trip.

Section X5 – Additional expenses if you are stranded on your return journey home

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

Section X6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

You must contact the Medical Emergency Assistance Company before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for **you**. The contact details are:

Phone: +44 (0)20 7743 8348

E-mail: medicalassistance@adventgroup.co.uk

If **your** trip involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact the Medical Emergency Assistance Company before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. the Medical Emergency Assistance Company will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

Section X7 – Additional car parking costs

We will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

Section X8 – Additional kennel or cattery fees

We will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **you** return journey to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections X1 to X8

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 15 for a brief description of **you** rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near your departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact the Medical Emergency Assistance Company before making arrangements to return **home** under section X6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on pages 25, 26 and 27 of this policy wording for details of what is not covered.

Claims evidence required for sections X1 to X8 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section X1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sections X2 to X8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

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

Sports and activities (See page 17)

We are able to cover many activities as standard, however some may require the **policyholder** to pay an additional premium for cover to apply and for this to be shown on **your policy certificate** please refer to page 17 for a full list of activities covered. However should you decide to participate in an activity which is not listed on page 17, please ensure that **you** first check with Direct Travel Insurance Customer Services by phoning **0330 880 3600** or by e-mailing **enquiries@direct-travel.co.uk** before taking part.

It is a condition of this insurance that:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

In the case of some sports and activities, **your** excess under section B1 (Medical and other expenses outside of the United Kingdom) will be increased to £250 and there will be no cover under section G (Personal accident) and section H (Personal liability) whilst taking part in the activity, or exclude cover completely.

If **you** wish to take part in an activity during your **trip** please refer to page 17 for a full list of activities covered, but if **you** are in any doubt as to whether or not an activity **you** intend to participate in during **your trip** will be covered, please contact Direct Travel Insurance Customer Services by phoning **0330 880 3600** or by e-mailing **enquiries@direct-travel.co.uk** before taking part to make sure that cover is provided.

Summary of important contact details

CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS

Phone: 0330 880 3600 E-mail: enquiries@direct-travel.co.uk

Phone lines are open Monday to Friday 8.30am to 6pm and Saturdays 8.30am to 4pm

SALES – Direct Travel Insurance

Website: www.direct-travel.co.uk Phone: 0330 880 3600

Phone lines are open Monday to Friday 8.30am to 6pm and Saturdays 8.30am to 4pm

THE MEDICAL EMERGENCY ASSISTANCE COMPANY

Phone: +44 (0)20 7743 8348

E-mail: medicalassistance@adventgroup.co.uk

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

CLAIMS – Claims Settlement Agencies

Address: 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD

Phone: 020 7743 8346

E-mail: travelclaims@adventgroup.co.uk

Fastest simplest way to submit a claim is by going to:

www.submitclaim.co.uk/dti

