



directtravel
insurance
backpacker

Your travel insurance policy documentation

Direct Travel Insurance
Digital House
Threshelfords Business Park
Feering
Kelvedon
Colchester
Essex CO59SE

Claims enquiries
TEL 01702 553 443
www.submitclaim.co.uk/dti

Sales and enquiries
TEL 0330 880 3600

The Medical Emergency Assistance Company
TEL +44 (0) 20 3472 2388 Quoting: Direct Travel

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Introduction

Welcome to your Direct Travel Insurance policy

Please note: Terms shown in bold in this policy have the meanings given to them in the general definitions section on page 19.

This policy document is only valid when issued in conjunction with a Direct Travel Insurance **policy 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 Essential Cover or Essential Plus cover.

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 25, 26 and 27 on page 23.

It is essential that **you** refer to the 'Important conditions relating to health' on page 12, as failure to comply with this including 'change in health' may jeopardise **your** claim or cover.

If **you** are travelling to Australia and **you** require medical treatment **you** must enrol with a local Medicare office.

If **you** are travelling to countries within Europe (EU, EEA or Switzerland) **you** must obtain a European Health Insurance Card (EHIC) and take it with **you**. **You** can apply for an EHIC online at www.ehic.org.uk.

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;
- **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 with the intention of receiving medical treatment;
- **You** are not travelling against the advice of a **doctor** or where you would have been if **you** had sought their advice before beginning **your trip**.
- **Your trip** starts and ends in the **United Kingdom**.
- **You** must be travelling with the intention to return to the **United Kingdom** within **your trip** dates unless an extension has been agreed with **us** and we have confirmed in writing.

Age Eligibility

All **insured persons** must be aged between 18 and 44 years of age inclusive at the date of buying this insurance. If **you** reach the age of 45 years during the **period of insurance**, cover will continue until the expiry of the policy.

Table of benefits

Section	Benefit	Essential Cover		Essential Plus Cover	
		Limit (per insured person)	Excess*	Limit (per insured person)	Excess*
A	Cancelling your trip	£1,000	£150 (£20 loss of deposit)	£2,000	£100 (£20 loss of deposit)
B1	Medical and other expenses outside of the United Kingdom	£5,000,000	£150	£10,000,000	£100
	Emergency dental treatment	£100	Nil	£200	Nil
B2	Hospital benefit	£10 for each 24hour period upto£200	Nil	£25 for each 24hour period upto£500	Nil
B3	Mugging benefit	Not Covered	N/A	£250	Nil
C	Cutting your trip short	£1,000	£150	£2,000	£100
D1	Missed departure	Not Covered	N/A	£500	£100
D2	Missed connection	Not Covered	N/A	£500	£100
E	Abandoning your trip	£1,000	£150	£3,000	£100
F1	Personal belongings and baggage	£750	£150	£1,500	£100
	Including: One item/pair or set of items limit	£150		£250	
	Including: Valuables and electronic/other equipment limit	£100		£150	
	Including: Property in a motor vehicle Limit	£100		£150	
F2	Delayed baggage	£25 for each 24hour period upto£100	Nil	£50 for each 24hour period upto£200	Nil
F3	Personal money Including:	£200	£150	£300	£100
	Cash limit	£125		£200	
F4	Passport and travel documents	£150	Nil	£250	Nil
G	Personal accident:				
	Death benefit if between 18 and 44 years of age inclusive	£7,500	Nil	£15,000	Nil
	Loss of limb or sight	£7,500	Nil	£15,000	Nil
Permanent total disablement	£7,500	Nil	£15,000	Nil	
H	Personal liability	£2,000,000	£150	£2,000,000	£100
I	Legal expenses	£5,000	£150	£10,000	£100
J	Hijack	Not Covered	N/A	£250	Nil

*** Excess**

Unless **you** have purchased excess waiver and this is shown on **your policy certificate**, 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.

Travel Insurance Policy Summary

Insurance Provider

This insurance is underwritten by Chaucer Syndicates Limited

Purpose of the Insurance

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

The cover provided is subject to certain limits and excesses, as set out in the Table of benefits (see page 2 of this document) unless **you** have purchased excess waiver and this is shown on **your policy certificate**.

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;
- **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 with the intention of receiving medical treatment;
- **You** are not travelling against the advice of a **doctor** or where you would have been if **you** had sought their advice before beginning **your trip**.
- **Your trip** starts and ends in the **United Kingdom**.
- **You** must be travelling with the intention to return to the **United Kingdom** within **your trip** dates unless an extension has been agreed with **us** and we have confirmed in writing.

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.

It is essential that **you** refer to the 'Important conditions relating to health' on page 12 in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.

If **your** health changes, between the date **your** policy was purchased and the date of travel, **you** are referred to a specialist or a consultant, under investigation or awaiting treatment or surgery **you** must contact Direct Travel Insurance as soon as possible phoning 0330 880 3600.

We will advise **you** if we are able to continue cover following **your change in health**. **We** reserve the right to increase the premium, increase the excess or withdraw the cover. If **we** cannot cover **your medical conditions** we will give you the choice of either:

- a. cancelling **your** policy and we will arrange a proportionate/partial refund providing **you** have not and will not make a claim or,
- b. if **you** haven't yet travelled, making a cancellation claim for **your** pre-booked **trip**.

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>Essential cover: Up to £5,000,000 (£150 excess)</p> <p>Essential Plus cover: Up to £10,000,000 (£100 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) 203 472 2388 Quoting: Direct Travel; • 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>Significant Exclusions:</p> <p>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 are travelling with the intention of receiving medical treatment; • you are travelling against the advice of a doctor or where you would have been if you had sought their advice before beginning your trip; • the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip; • 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; • any treatment or costs incurred in the United Kingdom. <p>It is essential that you refer to the 'Important conditions relating to health' in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.</p>	<p>Page 25, Section B1</p> <p>Page 17, 'Medical and other emergencies'</p> <p>Pages 22 and 23, 'General exclusions'</p> <p>Page 12 'Important conditions relating to health and 'Change in health'</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Cancellation and Cutting Your Trip Short</p> <p>The following limits and excesses apply per person, per trip:</p> <p>Essential cover: Up to £1,000 (£150 excess)</p> <p>Essential Plus cover: Up to £2,000 (£100 excess)</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> • you dying, becoming seriously ill or being injured; and • the death, serious illness or injury of a relative, business associate, a person with whom you have booked to travel with, or a relative or friend living abroad who you had planned to stay with 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. 	<p>Page 24, 'Section A'</p> <p>Page 37, 'Section C'</p> <p>Page 17, 'Medical and other emergencies'</p> <p>Page 12, 'Important conditions relating to health'</p> <p>Pages 19 and 20, 'Definitions'</p> <p>22 and 23, 'General exclusions'</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 electronic/other equipment):</p> <p>Essential cover: Up to £750 (£150 excess)</p> <p>Essential Plus cover: Up to £1,500 (£100 excess)</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>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 the police within 24 hours of discovering it and do not obtain a written police report; - 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 	<p>Page 30, Section F1</p> <p>Page 19, General definitions 'Pair or set of items'</p> <p>Page 20, General definitions 'Valuables and electronic/other equipment'</p>

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>- 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>	
<p>Your Personal Money The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits):</p> <p>Essential cover: Up to £200 (£150 excess)</p> <p>Essential Plus cover: Up to £300 (£100 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>Page 30, 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 16, 'Geographical areas' and Page 22, 'General exclusions', numbers 7 and 19
Age Limits	To be eligible for cover all insured persons must be aged between 18 and 44 years inclusive.	Page 15, 'Age Limits'
Residency	You and all other insured persons must have your main home in the United Kingdom , have a UK National Insurance number 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 13, 'Residency'
Sports and Activities	Please refer to page 14 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 14. There is no cover for any claims arising from winter sports or your use of a Quad Bike.	Page 14, 'Sports and activities' and Pages 22 and 23, General exclusions, number 14, 15, 16, 21 and 23
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 11, 'Law and Jurisdiction'
Limitations	This policy does not provide cover for any existing medical conditions 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 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 , or any medical condition you are aware of but for which you have not had a diagnosis. We are unable to provide cover for any claim arising as a result of an existing medical condition(s) of a non-travelling relative, business associate or friend living abroad who you had planned to stay with, or any known or recognised complication of or caused by the existing medical condition(s) .	Page 12 'Important conditions relating to health' and 'Change in health'

Limitations		Policy Wording Reference
Limitations	<p>It is essential that you refer to the 'Important conditions relating to health' on page 12 in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.</p> <p>If your health changes, between the date your policy was purchased and the date of travel, you are referred to a specialist or a consultant, under investigation or awaiting treatment or surgery you must contact Direct Travel Insurance as soon as possible phoning 0330 880 3600.</p> <p>We will advise you if we are able to continue cover following your change in health. We reserve the right to increase the premium, increase the excess or withdraw the cover. If we cannot cover your medical conditions we will give you the choice of either:</p> <ul style="list-style-type: none"> a. a, cancelling your policy and we will arrange a proportionate/partial refund providing you have not and will not make a claim or, a. if you haven't yet travelled, making a cancellation claim for your pre-booked trip. 	Page 19, 'Definitions'
Cruises	There is no cover provided for cruises or travel by cargo ship.	Page 19 'Definitions', and page 23 General exclusion number 31
Cyber Event	There is no cover for any claim arising directly or indirectly from a cyber event .	Page 23, 'Definitions' 'Cyber event' and Page 23 General exclusions number 30
Terrorism	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) and Section G (Personal accident).	Page 20, 'Definitions' 'Terrorism' and Page 22 General exclusions number 10

Period of Insurance

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

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

Unless **you** are complying with the 'return home visit extension' see page 17 of the policy wording for conditions, cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **you** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy certificate**, whichever is earlier.

All cover ceases 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), cover cannot be provided to resume **your trip** or for further **trips**.

No cover is provided for one-way **trips**.

Each **trip** must begin and end in the **United Kingdom**

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

You must be aged between 18 and 44 years of age inclusive at the date of buying this policy. If **you** reach the age of 45 years during the **period of insurance**, cover will continue until the expiry of the policy.

'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 Park, Feering, Kelvedon, Colchester, Essex CO5 9SE**

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

Claim Notification

You can make a claim by contacting:

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

Phone: 01702 553443, E-mail: info@csal.co.uk

To download a claim form please visit www.csal.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** complaint relates to **your** policy, please contact:

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

If **you** complaint relates to **your** claim, please contact:

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

Tel: 01702 553443, Email: info@csal.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 either the Complaints team at Chaucer Syndicates Limited or Lloyd's:

When **you** make contact please provide the following information;

- **Your** name, address and postcode, telephone number and e-mail address.
- **Your** policy and/or claim number, and the type of policy **you** hold.
- the reason for **your** complaint.

Any written correspondence should be headed complaint and **you** may include copies of supporting material.

The address of the complaints team at Chaucer is:

Chaucer Complaints, Plantation Place, 30 Fenchurch Street, London, EC3M 3AD Tel:

020 7105 8161 Fax: 020 7105 8010, Email: complaianceenquiries@chaucerplc.com

The address of the complaints team at Lloyd's is:

Complaints, Lloyd's, 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.

The Financial Ombudsman Service

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 contact details for the Financial Ombudsman Service are:

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

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

Making a complaint does not affect **your** right to take legal action.

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

Policy Wording

General information about this insurance

Insurance provider

This insurance is underwritten by Chaucer Syndicates Limited.

Chaucer Syndicates Limited are authorised and regulated by the Financial Conduct Authority and registered in England & Wales No. 184915, Financial Services Register number 204915. Registered Office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AD.

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 an Essential or Essential Plus policy.

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 UK Data Protection Act 1998 and from 25 May 2018 the General Data Protection Regulation (EU)2016/679. **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. 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.

In certain circumstances, **we** may need **your** consent to process certain categories of information about **you** (including sensitive details such as information about **your** health). Where **we** need your consent, **we** will ask **you** for it separately. **You** do not have to give **your** consent and **you** may withdraw **your** consent at any time. However, if **you** do not give **your** consent, or **you** withdraw **your** consent, this may affect **our** ability to provide the insurance cover from which **you** benefit and may prevent **us** from providing cover for **you** or handling **your** claims.

Want more details?

For more information about how **we** use **your** personal information please see **our** full privacy notice(s), which is/are available online on **our** website www.chaucerplc.com/privacy-cookie-policy/ or in other formats on request.

UK Data Protection Act 1998 and from 25 May 2018 the General Data Protection Regulation (EU)2016/679.

Important conditions relating to health

This policy does not provide cover for any **existing medical conditions** 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** 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)**, or any medical condition **you** are aware of but for which **you** have not had a diagnosis.

We are unable to provide cover for any claim arising as a result of an **existing medical condition** of a non-travelling **relative, business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition(s)**.

Change in health

If **your** health changes, between the date **your** policy was purchased and the date of travel, **you** are referred to a specialist or a consultant, under investigation or awaiting treatment or surgery **you** must contact Direct Travel Insurance as soon as possible phoning 0330 880 3600.

We will advise **you** if we are able to continue cover following **your change in health**. **We** reserve the right to increase the premium, increase the excess or withdraw the cover. If **we** cannot cover **your medical conditions** **we** will give you the choice of either:

- a. cancelling **your** policy and we will arrange a proportionate/partial refund providing **you** have not and will not make a claim or,
- b. if **you** haven't yet travelled, making a cancellation claim for **your** pre-booked trip.

You should also refer to 'General exclusions' on pages 22 and 23 - applicable to all sections of the policy.

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 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**.

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 an 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).

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 **you** 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 21 and 'General exclusions' on pages 22 and 23.

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 or freeriding)	Sleigh riding (reindeer, horses or dogs)
Archery	Elephant Trekking (UK-Booked)	Netball	Snooker
Athletics	Fell Walking	Petanque	Snorkelling
Badminton	Flag football	Pigeon racing	Softball
Ballooning - Hot Air	Football	Pony Trekking	Squash
Banana Boating	Fresh Water/Sea Fishing	Pool	Stoolball
Bar Work	Frisbee	Quoits	Surfing
Basketball	Fruit or Vegetable Picking	Rackets	Swim Trekking
Beach Games	Glass Bottom Boats	Racquet Ball	Swimming
Biathlon	Golf	Rafting (Grade 1 rivers only)	Swimming with Dolphins
Billiards	Gymnastics	Rambling	Sydney Harbour Bridge
Bird Watching	Highland games	Restaurant Work	Table Tennis
Body Boarding	Hiking/Trekking/Walking up to 1,500m excluding the use of ropes or guides.	Ringos	Ten Pin Bowling
Bowling	Horse Riding (no hunting, jumping or polo)	River Walking	Tennis
Bowls	Ice Skating	Road Cycling	Tubing
Bungee Jumping (maximum of 2 jumps)	Jet Boating	Rounders	Tug of War
Camel/Elephant Riding	Jet Skiing	Rowing	Volleyball
Camping	Jogging	Running Sprint/Long Distance	Wake Boarding
Canoeing/Kayaking -cover included for White water rafting up to Grade 2 rivers.	Keep fit	Safari (UK Organised)	Water Skiing
Catamaran Sailing (In-shore)	Kiting	Sail Boarding	Whale Watching
Clay Pigeon Shooting	Korfball	Sailing/Yachting inshore (recreational)	Windsurfing
Cricket	Manual Labour (Office and clerical work, bar and restaurant work, music performance and singing, fruit picking (not involving the use of machinery)	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)
Croquet	Marathons (Maximum of 2 and not extreme marathons)	Sea Fishing	Yachting (inland and coastal waters)
Curling	Model Flying	Shooting	Yoga
Dancing	Model Sports	Shooting (target range-not hunting)	
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)		

Please note there is no cover provided for winter sports.

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** or your travel on a cargo ship.

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 Park, 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 Park, 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 25 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

All **insured persons** must be aged between 18 and 44 years inclusive at the date of buying this insurance. If **you** reach the age of 45 years during the **period of insurance**, cover will continue until the expiry of the policy.

Cover options available

Types of cover and durations

This policy is for a single continuous **trip** made by **you** within the geographical areas as shown on **your policy certificate** if **you** are age between 18 and 44 years of age.

The maximum **trip** duration available is 12 months.

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**.

Europe - Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Cyprus, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), 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, **Malta**, Moldova, Monaco, Montenegro, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal, Romania, Russia (west of Ural mountains), San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden, Switzerland, Turkey, Ukraine and Vatican City.

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.

Period of cover

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

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

Unless **you** are complying with the 'return home visit extension' see page 17 for conditions, 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.

All cover ceases 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), cover cannot be provided to resume **your trip** or for further **trips**.

No cover is provided for one-way **trips**

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

You must be aged between 18 and 44 years of age inclusive at the date of buying this policy. If **you** reach the age of 45 years during the **period of insurance**, cover will continue until the expiry of the policy.

Each **trip** must begin and end in the **United Kingdom**.

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

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact Direct Travel Insurance Customer Services on **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.

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 17 for details of how to contact the Medical Emergency Assistance Company.

Return home visit extension

For policies of 3-6 months duration **you** are permitted to make 1 return visit **home** during the **period of insurance**, or for policies of 6 months or more in duration **you** are permitted to make 2 return visits **home** during the **period of insurance** subject to the following conditions should you choose to use this extension:

- You are only allowed two return trips during the period of insurance.
- Each visit can only be for a maximum of 21 days.
- If **your** visit exceeds 21 days, **your** policy terminates immediately and **you** will have to purchase a new policy should **you** wish to travel again.
- When using the return home extension, all cover is suspended on clearance of customs in **your home country** and Cover will only recommence after the baggage check in at **your** international departure point for **your** return flight, international train or ferry back to **your** overseas destination.

Please Note: All cover ceases 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), cover cannot be provided to resume **your trip** or for further **trips**.

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 3472 2388 E-mail: operations@emergencyassistance.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: 01702 553443, E-mail: info@csal.co.uk

To download a claim form please visit www.csal.co.uk

The fastest and easiest way to make a claim is online 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 page 21.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the UK Data Protection Act 1998 and from 25 May 2018 the General Data Protection Regulation (EU)2016/679

How to make a complaint

We aim to provide the highest standard of service to every customer. If **our** service does not meet **your** expectations, **we** want to hear about it so **we** can try to put things right. All complaints **we** receive are taken seriously. The following will help **us** understand **your** concerns and give **you** a fair response.

Making your complaint

If **your** complaint relates to **your** policy, please contact:

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

If **your** complaint relates to **Your** claim, please contact:

Claims Settlement Agencies, 308-314 London Road, Hadleigh, Benfleet, Essex SS7 2DD
Tel: 01702 553443, Email: info@csal.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 either the Complaints team at Chaucer Syndicates Limited, or Lloyd's:

When **you** make contact please provide the following information;

- **Your** name, address and postcode, telephone number and e-mail address (if **you** have one).
- **Your** policy and/or claim number, and the type of policy **you** hold.
- the reason for **your** complaint.

Any written correspondence should be headed complaint and **you** may include copies of supporting material.

The address of the complaints team at Chaucer is:

Chaucer Complaints, Plantation Place, 30 Fenchurch Street, London, EC3M 3AD.
Tel: 020 7105 8161 Fax: 020 7105 8010, Email: complianceenquiries@chaucerplc.com

The address of the complaints team at Lloyd's is:

Complaints, Lloyd's, 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.

The Financial Ombudsman Service

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 contact details for the Financial Ombudsman Service are:

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

Telephone 0800 023 4 567 (calls to this number are free from "fixed lines" in the UK) or 0300 1239123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

Making a complaint does not affect **your** right to take legal action.

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 page 32 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.

Change in health

Any deterioration or change in **your** health between the date the policy was purchased and the date of travel, this includes, new medication, referral to a specialist or a consultant, under investigation or awaiting treatment or surgery.

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.

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.

Existing medical condition(s)

Any serious or ongoing or recurring **medical condition(s)** which have been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

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, including any psychological conditions.

Natural catastrophe

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

Pair or set of items

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

Parent

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

Partner

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

Public transport

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

Relative

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

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

Chaucer Syndicates Limited.

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 comply with the 'Important conditions relating to health' and 'Change in health' on page 12.
3. **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).
4. **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.
5. **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.
6. 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.
7. 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.
8. **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.
9. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
10. **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.
11. After a claim has been settled, any damaged items which **you** have sent into Claims Settlement Agencies will become **our** property.
12. This policy may not be assigned or transferred unless agreed by **us** in writing.
13. **We** will not pay any interest on any amount payable under this policy.
14. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
For 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.
15. **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.
16. Only the **policyholder**, an **insured person** (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.
17. 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.
18. 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 and 'Important conditions relating to health' on page 12, as these set out further exclusions which apply to certain sections.

We will not cover the following.

1. Any claim arising 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) or any medical condition **you** are aware of but for which **you** have not had a diagnosis.
2. Any claim arising as a direct or indirect result of an **existing medical condition(s)** of a non-travelling **relative, business associate** or friend living abroad who **you** had planned to stay with, or any known or recognised complication of or caused by the **existing medical condition(s)**.
3. **You** are travelling with the purpose of receiving medical treatment abroad.
4. **You** are travelling against the advice of a **doctor** or where you would have been if **you** had sought their advice before beginning **your trip**.
5. 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.
6. Any claim arising from **you** acting in a way which goes against the advice of a **doctor**.
7. Any claim arising before or during **trips** in, to or through the following countries: Afghanistan, Liberia or Sudan.
8. 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.
9. Any claim arising out of **war**, hostilities or warlike operations (whether war be declared or not), civil war, invasion, revolution or any similar event.
10. 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 (Hospital benefit) and Section G (Personal accident).
11. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**).
12. 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**.
13. 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).
14. 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.
15. Any claims arising from winter sports.
16. Any claims arising from **your** use of a quad bike.
17. 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 J, 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).
18. 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**.
19. 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.

20. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
21. Motor racing, rallying or vehicle racing of any kind.
22. Any claim involving **you** taking part in **manual labour**.
23. 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 page 14 of this policy wording for further details.
24. 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).
25. **Your** use of drugs or excessive consumption of alcohol.
26. **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.
27. Any claim which is as a result of **you** having been diagnosed as suffering from acute alcohol intoxication, alcohol dependency or alcohol withdrawal
28. 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).
29. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need in relation to your trip.
30. Any claim or loss arising directly or indirectly from a **cyber event**.
31. Any claim arising from a **cruise** or travel on a cargo ship.
32. Flying (other than as a passenger in a fully licensed aircraft).
33. **We** shall not provide any cover or pay any claim or provide any benefit to the extent that this cover, payment of a claim or benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom** or the United States of America.
34. Any claim arising from **natural catastrophe**.
35. **Any trips once 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).
36. Anything shown as not covered in the **Important Conditions relating to Health** on page 12.

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 during **your trip**. 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 'Important conditions relating to health' on page 12 and 'General exclusions' on pages 22 and 23 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. Unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
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.
9. Anything mentioned in 'General exclusions' on pages 22 and 23. **You** should also refer to 'Important condition relating to health' on page 12.

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 17 for further details).

What you are covered for under section B1

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

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

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 unless **you** have purchased excess waiver and this is shown on **your policy certificate**. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the 'Health agreements' section on page 13 for further details).
2. Any medical treatment that **you** receive because of a **medical condition** or an illness related to a **medical condition** which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.

3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or costs incurred in the **United Kingdom**.
5. 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.
6. Inpatient or private treatment which has not been notified as soon as possible to and agreed by **us** or the Medical Emergency Assistance Company.
7. The extra cost of a single or private hospital room unless this is medically necessary and authorised by the Medical Emergency Assistance Company.
8. Treatment in a private hospital or private clinic where suitable state facilities are available.
9. 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).
10. 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).
11. 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**.
12. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom**.
13. If **you** become injured or die as a result of a **winter sports** activity.
14. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
15. Damage to dentures.
16. Anything mentioned in 'General exclusions' on pages 22 and 23. **You** should also refer to 'Important conditions relating to health' on page 12.

Section B2 – Hospital benefit

Please note: This section does not apply to trips taken 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 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.

What you are not covered for under section B2

1. Anything mentioned in 'General exclusions' on pages 22 and 23. **You** should also refer to 'Important conditions relating to health' on page 12.

Section B3 – Mugging benefit

Please note: This section only applies if you have purchased an Essential Plus policy.

What you are covered for under section B3

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

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

What you are not covered for under section B3

1. Anything mentioned in 'General exclusions' on pages 22 and 23. **You** should also refer to 'Important conditions relating to health' on pages 12.

Claims evidence required for sections B1 to B3 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B3 only)

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

Section C – Cutting your trip short

Please note: If **you** need to return home to the United Kingdom earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 17 for further details).

What you are covered for under section C

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (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** living abroad who **you** had planned to stay with during **your trip**. 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 'Important conditions relating to health' on page 12 and 'General exclusions' on pages 22 and 23.
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, unless **you** have purchased excess waiver and this is shown on **your policy certificate**
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**.
8. Anything mentioned in 'General exclusions' on pages 22 and 23. **You** should also refer to 'Important conditions relating to health' on page 12.

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: This section only applies if you have purchased an **Essential Plus** 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: This section only applies if you have purchased an **Essential Plus** 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 **you** connecting airport to meet **you** 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. The excess as shown in the table of benefits for each **insured person** and for each incident unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
3. Any claims where **you** have not allowed enough time to reach **you** initial departure point or check in, at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Any claims relating to **you** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.
6. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
7. Anything mentioned in 'General exclusions' on pages 22 and 23.

Claims evidence required for sections D1 and D2 may include

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

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

Section E – Abandoning your trip

What you are covered for under section E

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 **you** trip if **you** 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 **you** 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 E

1. The excess as shown in the table of benefits for each **insured person** and for each incident unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
3. Any claims where **you** have not checked in for **you** 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 **you** circumstances and to obtain a claim form so **you** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Claims arising from strike or industrial action if the strike or industrial action was existing or publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
6. Anything mentioned in 'General exclusions' on pages 22 and 23.

Claims evidence required for sections E 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

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 **you** for **your** 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 24.
- 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 25.

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 **insured person**, whether jointly owned or not, is the cash limit as shown in the table of benefits.

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) unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
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 authorised 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**.
18. Anything mentioned in 'General exclusions' on pages 22 and 23.

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

Special 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**.

What you are not covered for under section G

1. Anything mentioned in 'General exclusions' on pages 22 and 23. **You** should also refer to 'Important conditions relating to health' on page 12.

Claims advice for section G

- Please phone Claims Settlement Agencies on **01702 553443** to ask for advice as soon as **you** need to make a claim or see page 22, 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 unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
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.
4. Anything mentioned in 'General exclusions' on pages 22 and 23.

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 22, How to make a claim.

Section I – Legal expenses

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

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. The excess as shown in the table of benefits for each **insured person** and for each incident unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
2. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
3. 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.
4. 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.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
7. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
9. Any claim reported more than 180 days after the incident took place.
10. Any claims from **you** becoming injured or dying as a result of a **winter sports**.
11. The costs incurred in the defence against any civil claim or legal proceedings made or brought against **you**.
12. 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.
13. Anything mentioned in 'General exclusions' on pages 22 and 23.

Important information:

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

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 **01702 553443** to ask for advice as soon as **you** need to make a claim or see page 22 How to make a claim.

Section J – Hijack

Please note: This section only applies if you have purchased an Essential Plus 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.

What you are not covered for under section J

1. The excess as shown in the table of benefits for each **insured person** and for each incident unless **you** have purchased excess waiver and this is shown on **your policy certificate**.
2. Anything mentioned in 'General exclusions' on pages 22 and 23.

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**.

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 3472 2388 E-mail: operations@emergencyassistance.co.uk

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

CLAIMS SETTLEMENT AGENCIES

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

Phone: 01702 553443

E-mail: info@csal.co.uk

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

www.submitclaim.co.uk/dti