Annual
Travel
Extension
Policy
Home
Underwritten by AWP P&C SA
Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world’s foremost financial services providers.

With Allianz Insurance plc, you can be confident that you’re insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your needs, as we’ve been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence and if you need to make a claim, you can rest assured that you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly.

Should you need further details or have any questions your insurance adviser will be delighted to help.

Important
This document provides details of your policy and the terms and conditions that apply.

Please read it carefully and keep it in a safe place.

Cover is only available if you are a resident of the UK, the Channel Islands or the Isle of Man.

This policy does not cover claims relating to existing medical conditions.
Your Annual Travel policy is made up of several parts which must be read together as they form your contract. The basis of this contract is the information which you have supplied and/or the statement of facts including the declaration which you have checked to your satisfaction. If you wish to change anything or if there is anything you do not understand, please let your insurance adviser know - adjustments are easily made and we will be pleased to help.

The parts of the policy are:

1. this Introduction; the General Definitions; the General Exclusions and General Conditions, all of which apply to all sections of the policy
2. the Sections of cover selected by you, including the Exclusions and Conditions which apply to the Section
3. the Schedule, which includes all Clauses applied to the policy while the policy is in force.

Any word or expression in the policy which has a specific meaning has the same meaning wherever it appears in the policy.

We will indemnify you in accordance with and subject to the terms of this policy, in consideration of the payment to Allianz of the premium for the Period of Insurance.

Signed on behalf of Allianz

Jonathan Dye
Chief Executive

Please examine this policy and if it is not correct return it immediately to your insurance adviser who will arrange for it to be amended.

The policy will be written and conducted in English.
**Summary of your cover** *(full details are shown on the following pages)*

<table>
<thead>
<tr>
<th>Policy parts and page numbers</th>
<th>Your main policy limits up to</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation or curtailment charges &lt;br&gt;Part 1 - pages 12-13</td>
<td>£5,000</td>
<td>£50 (£15 deposits)</td>
</tr>
<tr>
<td>Emergency medical and associated expenses &lt;br&gt;Part 2 - page 14</td>
<td>£10 million In-patient benefits - £1,000 (£15 per 24 hours) Funeral expenses £1,500 Dental £300 Transport and accommodation within your home country £1,000</td>
<td>£50</td>
</tr>
<tr>
<td>Loss of passport &lt;br&gt;Part 3 - page 15</td>
<td>£250</td>
<td>No excess</td>
</tr>
<tr>
<td>Delayed personal possessions &lt;br&gt;Part 4 - page 15</td>
<td>£150</td>
<td>No excess</td>
</tr>
<tr>
<td>Personal possessions &lt;br&gt;Part 5 - page 16</td>
<td>£1,500 Single item, pair or set £300 Valuables limit £350 Tobacco, alcohol, fragrances limit £50</td>
<td>£50</td>
</tr>
<tr>
<td>Personal money &lt;br&gt;Part 6 - page 17</td>
<td>£500 Cash 18 years or older £250 Cash 17 years or under £50</td>
<td>£50</td>
</tr>
<tr>
<td>Personal accident &lt;br&gt;Part 7 - page 17</td>
<td>£25,000 Death £15,000 Permanently lost £25,000 Physical disablement £25,000</td>
<td>No excess</td>
</tr>
<tr>
<td>Missed departure &lt;br&gt;Part 8 - page 18</td>
<td>£1,000</td>
<td>No excess</td>
</tr>
<tr>
<td>Departure delay &lt;br&gt;Part 9 - page 18</td>
<td>Delay £300 (£25 for first 12 hours, £15 each subsequent 12 hours) £5,000 - abandoning your journey</td>
<td>No excess - delay £50 - abandoning your journey</td>
</tr>
<tr>
<td>Personal liability &lt;br&gt;Part 10 - page 19</td>
<td>£2 million</td>
<td>No excess</td>
</tr>
<tr>
<td>Hijack or mugging &lt;br&gt;Part 11 - page 20</td>
<td>Hijack - £1,000 (£100 per 24 hours) Mugging - £1,000 (£100 per 24 hours)</td>
<td>No excess</td>
</tr>
<tr>
<td>Legal expenses &lt;br&gt;Part 12 - page 20</td>
<td>£25,000 (Individual) £50,000 (all persons covered under this policy)</td>
<td>No excess</td>
</tr>
<tr>
<td>Winter Sports &lt;br&gt;Part 13 - page 21</td>
<td>Delayed ski equipment (£20 per 24 hours) – £300 Ski equipment (own) – £400 Ski equipment (hired) – £250 Ski pack (£25 per 24 hours) – £400 Piste closure (£20 per 24 hours) – £200 Avalanche closure (£40 per 24 hours) – £200</td>
<td>No excess £50 No excess No excess No excess</td>
</tr>
</tbody>
</table>

**Note**

**Inner limits**

Some sections of cover also have extra sub limits, for example the personal accident section has a benefit limit depending on the age of the insured person.

**Journey limits ( annual multi-trip cover only)**

Annual multi-trip cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring you for any part of a trip that is longer than 31 days in duration.
Important Information

Thank you for taking out Allianz annual multi-trip travel insurance with us.

Your policy schedule shows the parts of this section that you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Allianz Global Assistance travel insurance on 0208 603 9653 textphone 020 8666 9562 or write to Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD.

Insurer - Your Allianz annual multi trip travel insurance is underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd).

How your policy works - Your travel insurance policy -and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance. Unless specifically mentioned the benefits and exclusions within each section, apply to each person insured. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading ‘Definition of words’. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us – There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to any questions we ask when you buy your travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call 020 8 603 9653 as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights - The household policy provides you with a 14-day reflection period to decide whether you wish to continue for the Household policy year. This is subject to certain terms, including a minimum time on risk charge of €25. This charge does not apply within the first 14 days. Full details are shown in the Allianz Household policy wording which is available on request. This cover is an extension of your household insurance and if you choose not to proceed with the household insurance, the Annual Travel section will also cease.

Policy excess - Under most parts of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each part within this section, for each claim incident. The amount you have to pay is the excess.
**Data protection** - Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by we, us, our representatives and the insurer, to arrange and manage your insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about you to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. We will always take reasonable steps to safeguard your personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. We may provide your information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information we hold about you by writing to us at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use your personal information or share it with other third parties for marketing purposes.

Financial Compensation Scheme (FSCS) - For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

**Governing law** - Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

**Contracts (Rights of Third Parties) Act 1999** - We, the insurer and you do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

**Renewal of your insurance cover** - Allianz Insurance plc will send you a renewal notice at least 21 days prior to the expiry of the period of insurance as shown on your policy schedule. We may vary the terms of your cover and the premium rates at the renewal date.

This means we cannot guarantee that we will be able to provide the same terms of cover on your renewed policy or even renew it at all. If you book a journey that does not start until after the expiry date of your policy, you may find that the cover provided for that journey will change when the policy renews.
Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

**Accident** - an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

**Appointed adviser** - The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for you in your claim for compensation.

**Area of cover** - Worldwide.

**Business associate** - any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

**Channel Islands** - Jersey, Guernsey, Sark, Alderney and Herm.

**Couple** - Two adults who intend to travel together. Each adult can travel independently. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

**Doctor** - A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

**Departure point** - the airport, international train station or port where your outward journey to your destination begins and where your final journey back home begins including any connecting transport you take later.

**Economic sanction(s)** – Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

**Excess** - the deduction we will make from the amount otherwise payable under this policy for each person insured, for each part of this section, for each claim incident.

**Family** - Two adults and all of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

**Hazardous activity** - The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**Home** - the place you usually live in the UK or the Channel Islands.

**Insurer** - AWP P&C SA.

**Journey** - a trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in your home country whichever is earlier.

- you will only be covered if you are aged 74 or under at the start date of your policy.

- cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring you for any part of a trip that is longer than 31 days in duration; (can be extended to 45 days at time of purchase when the extra premium has been paid) is not covered, unless we agree otherwise in writing.

- trips within your home country must be for at least 2 nights and have:
  - pre-booked transport or accommodation; and
  - be more than 25 miles from your home (unless it involves a sea crossing).
- you will be covered for taking part in winter sports activities for up to 17 days in total during the period of insurance.

Legal action - Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you:

• to the European Court of Justice, European Court of Human Rights or similar International body; or
• to enforce a judgement or legally binding decision.

Legal costs - Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.

Pair or set - a number of items of personal possessions (this does not include ski equipment) that belong together or can be used together.

Period of Insurance - Cancellation cover begins on the start date shown on your policy schedule or the date you booked your journey, which ever is the later and ends at the beginning of your journey. The cover for all other parts of this section starts at the beginning of your journey and finishes at the end of your journey.

All cover ends on the expiry date shown on your policy schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, we will extend cover free of charge until you can reasonably finish that journey.

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers’ cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions - each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables and passport).

Redundancy - loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years if you are aged 18 and over or 65 and under.

Relative - your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e),

Resident - a person who has their main home in the UK or the Channel Islands and has not spent more than six months abroad during the year before your policy was issued.

Ski equipment - this consists of skis, poles, boots, bindings, snow boards or ice skates.

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

Travelling companion - Any person that has booked to travel with you on your journey.

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

Valuables - jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment, (including mobile phones) MP3 players, PDAs, electronic games, TVs and CD’s, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us, - Allianz Global Assistance (A trading name of AWP Assistance UK Ltd) which administers the insurance on behalf of the insurer.

Winter sports - the following activities are covered if winter sports cover is shown on your policy schedule:

• Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

• Bobsleighing, heli skiing, luging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover you for other activities that are not listed. Please contact your issuing agent. An extra premium may need to be paid.

You, your, person insured - each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.
24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over £250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

From outside your home country
Phone +44 20 8603 9929
Fax +44 20 8603 0204.

From within your home country
Phone 020 8603 9929
Fax 020 8603 0204

e-mail international.dept@Allianz-assistance.co.uk

Please give us your age and your policy number. Say that you are insured with Allianz Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time, day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

- You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0845 606 2030. Application forms are also available from the Post Office.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to or the closest hospital may be private.

Australia

- If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.

- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit: www.hic.gov.au or email: medicare.enq@hic.gov.au.

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.
Health declaration and health exclusions

These apply to the cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident parts of this section.

It is very important that you read the following:

Exclusions relating to your health

1 You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this insurance or booking your journey (whichever is later), you:

   a are being prescribed regular medication;

   b have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 6 months;

   c are being referred to, treated by or under the care of a doctor or a hospital specialist;

   d are awaiting treatment or the results of any tests or investigations;

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

2 You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.

3 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.

4 You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.

5 You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.

6 You will not be covered if you are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a travelling companion, someone you were going to stay with, a close relative or a business associate if at the time your policy was issued:

   • you were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;

   • you were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;

   • you were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions.

For example if you:

   • suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.

   • have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.

   • have osteoporosis, you are more likely to break or fracture a bone.

   • have or have had cancer, you are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during your journey.
General exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or consisting of, the following.

1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etat, terrorism, weapons of mass destruction (this does not apply to claims made under Emergency medical and associated expenses – Section 2 and Personal accident – Section 7).

2 Any epidemic or pandemic.

3 You not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the period of insurance.

4 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.

5 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

6 Any currency exchange rate changes.

7 The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under parts 2 and 7).

8 You acting in an illegal or malicious way.

9 You not enjoying your journey.

10 Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.

11 You not enjoying your journey or not wanting to travel.

12 Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.

13 You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.

14 Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.

General Conditions

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1 You are a resident of the UK or the Channel Islands.

2 You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.

3 You have a valid policy schedule.

4 You accept that we will not extend the period of insurance beyond the expiry of your policy.

5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section ‘Making a claim’ for more information.

6 You accept that no alterations to the terms and conditions of the policy apply, unless we or our issuing agent confirm them in writing to you.

7 You are not aged 75 or over at the start date of your policy.

We have the right to do the following

1 Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances we may report the matter to the police.

2 Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration or deliberate mis-statement when applying for this insurance or supporting your claim. We may in these instances report the matter to the police.

3 Cancel the policy and make no payment if the appropriate premium is not paid to your issuing agent.

4 Only cover you for the whole of your journey and not issue a policy if you have started your journey.

5 Take over and deal with, in your name, any claim you make under this policy.
6 Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department of Social Security forms), which will help us to recover any payment we have made under this policy.

7 With your permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a post mortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.

8 Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.

9 Not accept liability for costs incurred after the date the treating doctor and our medical advisers agree you should return to your home country, if you refuse to be repatriated.

10 Not to pay any claim on this policy (except under the Personal accident part of this section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.

11 If you cancel or cut short your journey all cover provided on your policy for that journey will be cancelled without refunding your premium.

12 Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

Making a claim

To claim, please visit the website Azgatravelclaims.com This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site. Alternatively, Phone 020 8603 9958, textphone 020 8666 9562 and ask for a claim form or
Write to: Allianz Global Assistance travel insurance claims department, PO Box 1900, Croydon CR90 9BA or Email: travel.claim s@allianz-assistance.co.uk

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims
• Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
• Original receipts and accounts for all out of pocket expenses you have to pay.
• Original bills or invoices you are asked to pay.
• Details of any other insurance you may have that may cover the same loss, such as household or private medical.
• As much evidence as possible to support your claim.

Cancellation or curtailment
• If you need to curtail your journey call from within your home country on 020 8603 9929, textphone 020 8666 9562 or from outside your home country on +44 20 8603 9929, textphone +44 20 8666 9562 immediately to get our prior agreement.
• Original cancellation invoice(s) detailing all cancellation charges incurred.
• For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
• If your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses
• Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed £250.
• Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
• If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed
• A receipt from the Consulate, confirming the cost of replacing the passport and a written report from the police if your passport was stolen.

Personal possessions and Personal money
• Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
• If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
• Where available, original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
• Confirmation, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
• Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
• Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions
• Please obtain a Property Irregularity Report (PIR) from the airline or a carrier’s report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident
• Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
• Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.
• Full details of any witnesses, providing written statements where available.
• A certified copy of the death certificate if this applies.

Missed departure
• Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.

Delayed departure
• Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability
• A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
• Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
• Full details of any witnesses, providing written statements where available.
Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing your claim.

- Any writ, summons or other correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.

- Full details of any witnesses, providing written statements where available.

Hijack / Mugging

- Written confirmation from the airline, rail company, shipping line or their handling agent of the hijack.

- Report the mugging to the police within 24-hours of the incident and ask them for a written report confirming you were hospitalised as a result of the mugging.

Winter sports

Ski pack

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.

- If you are advised by a doctor at your resort that you cannot take part in your pre-booked ski activities because of medical reasons, you should obtain a medical certificate from them confirming this.

Ski equipment / Delayed ski equipment

- All appropriate evidence requested under the heading ‘Personal possessions and Personal money’ in this section.

- All hire receipts and luggage labels / tags.

- A written report from your airline or other carrier if your ski equipment is delayed or misdirected.

Piste closure / Avalanche closure

- Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Making a complaint

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please write to:
The Customer Support Manager,
Allianz Global Assistance,
102 George Street,
Croydon, CR9 6HD
Telephone: 020 8603 9853
Email: customersupport@allianz-assistance.co.uk

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.
Annual Travel Cover - the cover provided

## Cancellation or curtailment charges - Part 1

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
</table>
| If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading ‘24-hour medical emergency and repatriation service’ for more information. | Under Cancellation and Curtailment
| We will pay up to £5,000 in total for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay before your journey begins that cannot be recovered from anywhere else: | An excess of £50 (£15 for deposit only claims).
| We will provide this cover in the following necessary circumstances. | Any condition stated under Health declaration and health exclusions. (see pages 6-7)

### Cancellation
If you cancel your journey before it begins because one of the following happens:

- The death, serious injury or serious illness of you, someone you are travelling with, a travelling companion, or a relative or business associate of you or a travelling companion.
- You or a travelling companion is called for jury service in your home country or as a witness in a court in your home country.
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in the UK.
- Your redundancy.

### Curtailment
You cut your journey short (curtail) after it has begun because of one of the following.

- Anything mentioned in Cancellation except redundancy.
- You are injured or ill and are in hospital for the rest of your journey.

**Note**
We will calculate curtailment claims from the day it is necessary for you to return to your home country or you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.
- Booking, credit card and non-Sterling transaction fees.
- The cost of Airport Departure Duty/Tax recoverable from elsewhere. Administration costs charged by your travel, accommodation or other provider to process a refund as a result of cancelling all or part of your booking (including obtaining Airport Departure Duty/Tax refunds).
- Anything caused by:
  - you not having the correct passport or visa;
  - your carriers refusal to allow you to travel for what ever reason;
  - any restriction caused by the law of any country or people enforcing these laws;
  - bankruptcy or liquidation of the company providing your transport or accommodation, their agents, or any person acting for you;
  - anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
  - your vehicle being stolen or breaking down;
  - you not wanting to travel or not enjoying your journey;
  - riot, civil commotion, strike or lock-out;
  - you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
  - your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
  - you being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
## Cancellation or curtailment charges - Part 1 (continued)

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• the direct or indirect effect of you using alcohol or solvents;</td>
</tr>
<tr>
<td></td>
<td>• the death of any pet or animal.</td>
</tr>
<tr>
<td></td>
<td>• the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.</td>
</tr>
<tr>
<td></td>
<td>Under Cancellation</td>
</tr>
<tr>
<td></td>
<td>Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel. Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).</td>
</tr>
<tr>
<td></td>
<td>Under Curtailment</td>
</tr>
<tr>
<td></td>
<td>Cutting short your journey unless we have agreed.</td>
</tr>
<tr>
<td></td>
<td>Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.</td>
</tr>
<tr>
<td></td>
<td>The cost of any of your remaining pre-booked tickets if you have not used them and we have paid extra transport costs for you to return to your home country earlier than planned.</td>
</tr>
<tr>
<td></td>
<td>You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets. Anything caused by you taking part in a hazardous activity or winter sports, unless shown on your policy schedule.</td>
</tr>
<tr>
<td></td>
<td>Please refer to the General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
</tbody>
</table>
### Emergency medical and associated expenses - Part 2

#### What is covered

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or if your medical expenses are over £250 we must be told immediately – see under the heading ‘24-hour emergency medical assistance’ for more information.</td>
<td></td>
</tr>
</tbody>
</table>

We will pay you or your personal representatives for the following necessary emergency expenses if you die, were injured or taken ill during your journey.

1. **Cover outside your home country**
   - **Up to £10 million** for reasonable fees or charges you run up for:
     - **Treatment**
       - Medical, surgical, medication costs, hospital, nursing home or nursing services;
     - **Repatriation**
       - Your repatriation to your home country if medically necessary.
     - **Transport and accommodation**
       - Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice;
     - **Funeral expenses**
       - The reasonable cost of transporting your body or ashes to your home or we will pay up to £1,500 limit for your funeral expenses, in the place where you die outside your home country.
     - **Search and rescue**
       - Mountain search and rescue services when deemed medically necessary.

2. **Cover within your home country**
   - **Up to £1,000** for:
     - **Transport and accommodation**
       - Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.

#### What is not covered

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 1 Cover outside your home country except In-patient benefit and 2 Cover within your home country</td>
<td></td>
</tr>
</tbody>
</table>

An excess of £50, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see Reciprocal Health arrangements on page 6 for more information).

The cost of replacing any medication you were using when you began your journey.

Under 1 Cover outside your home country and 2 Cover within your home country

Any condition stated under Health declaration and health exclusions (on pages 6-7).

Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree. Anything caused by:
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity or winter sports (unless shown on your policy schedule);

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under 1 Cover outside your home country - Treatment

Services or treatments you receive within your home country. Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country. Medical costs over £250, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1 Cover outside your home country - Funeral expenses

Your burial or cremation within your home country.

Under 1 Cover outside your home country - Dental

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

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
### Loss of passport - Part 3

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is covered</strong></td>
<td><strong>What is not covered</strong></td>
</tr>
<tr>
<td><strong>We</strong> will pay the following if your passport is lost, stolen or destroyed on your journey.</td>
<td>Any claim unless you get a letter from the consulate you reported the loss to.</td>
</tr>
<tr>
<td><strong>Costs for issuing a temporary passport</strong></td>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
<tr>
<td>Up to £250 in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to your home country.</td>
<td></td>
</tr>
<tr>
<td><strong>Remaining value of original passport</strong></td>
<td></td>
</tr>
<tr>
<td>The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost stolen or destroyed.</td>
<td></td>
</tr>
</tbody>
</table>

### Delayed personal possessions - Part 4

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is covered</strong></td>
<td><strong>What is not covered</strong></td>
</tr>
<tr>
<td>Up to £150 in total for essential replacement items, if your personal possessions (this does not include valuables or ski equipment) are temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.</td>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
<tr>
<td><strong>Note</strong></td>
<td></td>
</tr>
<tr>
<td>You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under the Personal possessions part 5.</td>
<td></td>
</tr>
</tbody>
</table>
## Personal possessions - Part 5

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are only covered under this part when the appropriate premium has been paid</td>
<td></td>
</tr>
<tr>
<td>Up to £1,500 in total for your personal possessions (this does not include ski equipment) damaged, stolen, lost or destroyed on your journey.</td>
<td>An excess of £50.</td>
</tr>
<tr>
<td>The most we will pay for valuables is £350 in total whether jointly owned or not. There is also a single article, pair or set limit of £300.</td>
<td>More than £50 for tobacco, alcohol, fragrances and perfumes.</td>
</tr>
<tr>
<td>Note</td>
<td>More than the part of the pair or set that is stolen, lost or destroyed. Breakage of or damage to: sports equipment while it is being used, fragile audio, video, computer, television, fax and phone equipment.</td>
</tr>
<tr>
<td>It will be our decision to pay either:</td>
<td>Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.</td>
</tr>
<tr>
<td>• the cost of repairing your items;</td>
<td>The cost of replacing or repairing false teeth.</td>
</tr>
<tr>
<td>• to replace your belongings with equivalent items; or</td>
<td>A claim for more than one mobile phone per person insured.</td>
</tr>
<tr>
<td>• the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.</td>
<td>Loss or theft of, or damage to the following.</td>
</tr>
<tr>
<td></td>
<td>• Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.</td>
</tr>
<tr>
<td></td>
<td>• Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.</td>
</tr>
<tr>
<td></td>
<td>• Valuables left in a motor vehicle.</td>
</tr>
<tr>
<td></td>
<td>• Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.</td>
</tr>
<tr>
<td></td>
<td>• Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.</td>
</tr>
<tr>
<td></td>
<td>• Contact or corneal lenses, unless following fire or theft.</td>
</tr>
<tr>
<td></td>
<td>• Bonds, share certificates, guarantees or documents of any kind.</td>
</tr>
<tr>
<td></td>
<td>• Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables).</td>
</tr>
<tr>
<td></td>
<td>• Personal money (see part 6).</td>
</tr>
<tr>
<td></td>
<td>• Passport (see part 3).</td>
</tr>
<tr>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
<td></td>
</tr>
</tbody>
</table>
### Personal money - Part 6

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>You are only covered under this part when the appropriate premium has been paid</td>
<td></td>
</tr>
<tr>
<td>Up to £500 in total for loss or theft of your personal money while on your journey, but no more than £250 (£50 if you are aged 17 or under) in cash in total, whether jointly owned or not</td>
<td>An excess of £50. Compensation unless you can provide receipts of the amount you had from the place where you got the currency. Loss of or theft of personal money, unless it is with you all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey. Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency. Loss or theft of travellers’ cheques where the place where you got them provides a replacement service. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme. Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
</tbody>
</table>

### Personal accident - Part 7

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>We will pay you or your personal representative one of the following amounts for an accident during your journey.</td>
<td>Any condition stated under Health declaration and health exclusions. Any claim arising more than one year after the original accident. Anything caused by:</td>
</tr>
<tr>
<td>Death £15,000 for death. (We will not pay more than £5,000 if you are aged 17 or under or 65 or over at the time of the accident.)</td>
<td>• your sickness, disease or gradually occurring condition, physical or mental condition that is gradually getting worse, unless shown on your policy schedule;</td>
</tr>
<tr>
<td>Permanent loss £25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.</td>
<td>• you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);</td>
</tr>
<tr>
<td>Physical disablement £25,000 for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged 17 or under or aged 65 or over at the time of the accident.)</td>
<td>• your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life) for example swimming while under the influence of alcohol or climbing from one balcony to another;</td>
</tr>
<tr>
<td>Note Death benefit payments will be made to your Personal Representative.</td>
<td>• you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;</td>
</tr>
<tr>
<td></td>
<td>• you taking part in any hazardous activity or winter sports (unless shown on your policy schedule);</td>
</tr>
<tr>
<td></td>
<td>We will not pay more than one of the benefits resulting from the same injury.</td>
</tr>
<tr>
<td></td>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
</tbody>
</table>
## Missed departure - Part 8

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
</table>
| We will pay you up to £1,000 in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:  
  - public transport (including scheduled flights) does not run to its timetable; or  
  - the vehicle you are travelling in has an accident or breaks down. | Any claim unless you:  
  - get a letter from the public transport provider (if this applies) confirming that the service did not run on time  
  - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in  
  - have allowed time in your travel plans for delays which are expected. |
| Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later). | Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements. |
| The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. | Please refer to Sections General exclusions, Conditions and Making a claim that also apply. |

## Departure delay - Part 9

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
</table>
| Compensation if the flight, international train or sailing you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of:  
  - a serious fire, storm or flood damage to the departure point;  
  - industrial action;  
  - bad weather;  
  - mechanical breakdown of the international train or sea vessel; or  
  - the grounding of the aircraft due to a mechanical or a structural defect. | Under Delay and Abandonment  
  Anything which is caused by you not checking in at the departure point when you should have done.  
  Missed connections.  
  Compensaton unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.  
  Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).  
  The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. |
| We will pay:  
  Delay  
  £25 after the first full 12 hours of delay and £15 after each extra delay of 12 hours up to £300 in total; or  
  Abandonment  
  up to £5,000 in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave your home country. | Under Abandonment  
  An excess of £50.  
  More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme. |
|                                                                           | Please refer to Sections General exclusions, Conditions and Making a claim that also apply. |
## Personal liability - Part 10

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you are hiring a motorised or mechanical vehicle, while on your journey you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.</td>
<td>Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.</td>
</tr>
<tr>
<td>We will pay up to £2 million plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.</td>
<td>• Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do.</td>
</tr>
<tr>
<td>• Bodily injury of any person.</td>
<td>• Something which is caused by something you deliberately did or did not do.</td>
</tr>
<tr>
<td>• Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.</td>
<td>• Something which is caused by your employment or employment of a relative.</td>
</tr>
<tr>
<td>• Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.</td>
<td>• Something which is caused by you using any firearm or weapon.</td>
</tr>
<tr>
<td>Note Inform us as soon as you or your Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.</td>
<td>• Something which is caused by any animal you own, look after or control, except horses, domestic dogs and cats.</td>
</tr>
<tr>
<td>Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.</td>
<td>• Something which you agree to take responsibility for which you would not otherwise have been responsible for.</td>
</tr>
<tr>
<td></td>
<td>Any contractual liabilities.</td>
</tr>
<tr>
<td></td>
<td>Any liability for bodily injury suffered by you or a relative or travelling companion.</td>
</tr>
<tr>
<td></td>
<td>Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.</td>
</tr>
<tr>
<td></td>
<td>• The use of any land or building except for the accommodation you are using on your journey.</td>
</tr>
<tr>
<td></td>
<td>• Motorised or mechanical vehicles and any trailers attached to them.</td>
</tr>
<tr>
<td></td>
<td>• Aircraft, motorised water craft or sailing vessels.</td>
</tr>
<tr>
<td></td>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
</tbody>
</table>
## Hijack or mugging - Part 11

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hijack</strong></td>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
</tr>
<tr>
<td>We will pay £100 for each full 24-hour period, up to £1,000 in total, if you cannot reach your journey destination as a result of being hijacked.</td>
<td></td>
</tr>
<tr>
<td><strong>Mugging</strong></td>
<td></td>
</tr>
<tr>
<td>We will pay £100 for each full 24 hour period up to £1,000 in total if, you are hospitalised during your journey because of a mugging involving a violent and threatening attack where you receive a bodily injury.</td>
<td></td>
</tr>
</tbody>
</table>

## Legal expenses - Part 12

<table>
<thead>
<tr>
<th>What is covered</th>
<th>What is not covered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You</strong> can call our 24-hour legal helpline 365 days a year for advice on any travel related legal problem to do with your journey, arising under the law of England, Wales, Scotland and Northern Ireland.</td>
<td></td>
</tr>
</tbody>
</table>
| From within your home country  
Phone 020 8603 9804  
textphone 020 8666 9562 | |
| From outside your home country  
Phone +44 20 8603 9804  
textphone +44 20 8666 9562 | |
| If you die, are ill, or injured during your journey and you or your personal representatives take legal action to get compensation for negligence against a third party we will do the following:  
Offer the following loans. | |
| • Nominate an appointed adviser to act for you. If you and we cannot agree on an appointed adviser, the matter can be referred to an Alternative Resolution Facility.  
• For each event giving rise to a claim pay up to £25,000 legal costs for legal action for you (but not more than £50,000 in total for all persons insured on this policy). | |
| **Note** | |
| • you must conduct your claim in the way requested by the appointed adviser;  
• you must keep us and the appointed adviser fully aware of all facts and correspondence including any claim settlement offers made to you;  
• we will not be bound by any promises or undertakings which you give to the appointed adviser, or which you give to any person about payment of fees or expenses, without our consent;  
• we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement. | |
| Any claim: | |
| • that cannot be recovered by us, you or your appointed adviser, when you receive compensation. Any repayment will not be more than half of the compensation you receive;  
• awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);  
• for bringing legal action in more than one country for the same event. | |
| Please refer to Sections General exclusions, Conditions and Making a claim that also apply. | |
## Winter sports - Part 13

### What is covered

Where cover is in place for **winter sports**:

**Ski pack**
- We will pay up to £25 for each 24-hour period up to £400 in total for your ski pack costs that have been paid and that cannot be recovered from anywhere else, if:
  - you have to cancel or curtail your journey,
  - you cannot ski because of an injury or illness during your journey.

**Delayed Ski equipment**
- We will pay up to £20 for each 24-hour period up to £300 in total for the hire of alternative ski equipment if your own ski equipment is temporarily lost or stolen on your outward journey for more than 24 hours from when you arrived at your destination.

**Ski equipment**
- We will pay up to £400 in total for your own ski equipment and up to £250 for ski equipment hired by you that is damaged, stolen, lost or destroyed on your journey.

**Note**
- It will be our decision to pay either:
  - the cost of repairing your items;
  - to replace your belongings with equivalent items; or
  - the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

**Piste closure**
- We will pay one of the following, if it is not possible for you to ski or snowboard at your pre-booked ski resort, because the ski-lifts and ski-schools that you are due to use are closed as a result of adverse weather conditions.
  - up to £20 for each 24-hour period up to £200 in total for the cost of extra transport or lift passes to let you ski or snowboard at another resort; or
  - up to £20 for each 24-hour period up to £200 in total if no other resort is available.

**Avalanche**
- We will pay up to £40 for each full 24-hour period, up to £200 in total, for extra accommodation and transport costs you need to pay to get you to your journey destination or back home because of an avalanche in your resort.

### What is not covered

Under **Ski pack**
- Anything mentioned under the heading 'What is not covered' within Cancellation or curtailment charges – Part 1
- Anything mentioned under the heading 'What is not covered' within Emergency medical and associated expenses – Part 2

Under **Ski equipment**
- Anything mentioned under the heading 'What is not covered' within Personal possessions – Part 5

Under **Piste closure**
- Any compensation for the first full 24 hours at your booked ski resort.
- Any journey in your home country.
- Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.
- Compensation which you can get from your tour operator or anywhere else.
- Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your policy or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.
- Any journey that takes place outside a recognised ski resort or the official resort opening dates.

Under **Avalanche cover**
- Compensation which you can get from the company providing accommodation, your tour operator or anywhere else.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.
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