

# Ageas Travel Insurance

## Policy Booklet



### Your Travel Insurance

- Although **your** cover is free it is subject to terms and conditions. To ensure the cover meets **your** needs please read **your** Policy carefully, particularly noting the Medical Screening, Important Notes and Hazardous Activity sections.
- This policy wording confirms that insurance is available on an annually renewable basis on the terms, exceptions and conditions set out herein for the Premier or Premier Direct Current Account holder(s) from the date of opening **your** Premier or Premier Direct Current Account as recorded on Santander's system and ending when **your** Premier or Premier Direct Current Account is closed for whatever reason or renewal is not offered or the **Master Policy FTR1204** issued to Santander UK plc by **us** is cancelled, whichever is the earlier.
- Santander has the right to change the Insurer in accordance with the conditions of **your** Premier or Premier Direct Current Account, and **you** will receive advance notice if this occurs.
- Also insured are any named additional persons if the family upgrade option has been taken and the appropriate premium paid.
- This policy does not automatically cover winter sports holidays, business equipment cover, golf equipment cover or wedding cover. If **you** require winter sports, business equipment, golf equipment or wedding cover, **you** must take the upgrade to **your** policy and pay the appropriate premium.
- This policy is not available to persons aged 65 or over and cover will cease on the first renewal date of **your** policy on or after **your** 65th birthday.

- This policy is only valid for **trips** commencing from and returning to **your home** in the **United Kingdom**. If **you** move to live abroad, this insurance cover will be cancelled.
- **Your** policy is renewable annually on the anniversary date of the opening of **your** Premier or Premier Direct Current Account. Any upgrades will also be renewable on the same date. Please note that any policy upgrades previously taken will not be automatically renewed. If **you** wish to continue any upgrades previously taken **you** will need to contact **us** on **0800 093 4745** to make payment of any additional premium due.
- Prior to **your** policy expiring, **we** will write to **you** to advise that **your** policy is shortly due for renewal. The letter will explain that **your** policy will be automatically renewed to ensure uninterrupted cover provided **you** are still a Premier or Premier Direct Current Account holder. The letter will also explain that if **you** do not wish to renew **your** policy, all **you** have to do is advise **us** on **0800 093 4745**.

Section Number	Section of cover	Benefit per person	Excess
1	Cancellation	Up to £5,000	£50
2	Curtailment	Up to £5,000	£50
3	Missed Departure	Up to £1,000	Nil
4	Travel Delay	Up to £100	Nil
5	Personal Accident	Up to £25,000	Nil
6	Medical Expenses	Up to £10,000,000	£50
7	Medical Inconvenience	Up to £1,000	Nil
8	Personal Baggage	Up to £1,500 (15 December to 15 January up to £2,000)	£50
9	Passport/ Driving Licence	Up to £250	Nil
10	Personal Liability	Up to £2,000,000	Nil
11	Hijack	Up to £1,000	Nil
12	Mugging Benefit	Up to £1,000	Nil
13	Legal Expenses	Up to £25,000	Nil

**Please note that the amounts shown are the most you can claim under the section but other limits may apply.**

For policy upgrades or enquiries call Ageas Travel Insurance Customer Services on **0800 093 4745**.

## Medical Screening – Health Declaration

**Your** Travel insurance policy contains health restrictions and exclusions. **Our** Medical Helpline uses a medical screening assessment company to determine whether full cover can be provided, restrictions applied, cover offered for an additional premium to include cover for certain conditions or whether cover cannot be offered.

The declaration below is in two parts. **You** must be able to agree to both parts of the declaration: when this insurance starts; at each renewal; each time **you** book a **trip**; and each time the policy is upgraded to include additional travellers.

**Part 1** must be agreed by **you** and anyone named on **your** insurance schedule.

**Part 2** applies to

- a. anyone travelling with **you** who is not named on **your** insurance schedule and
- b. **immediate relatives, close business associates** or anyone else whose health may affect the trip.

**Part 1**

As far as I know, the following applies to me and anyone named on the insurance schedule

- a. Nobody is waiting for an operation, hospital consultation (other than for regular check ups), or other hospital treatment or investigations.

- b. Nobody has ever received treatment for any of the following;
  - a stroke;
  - any heart problem;
  - any form of cancer, leukaemia, or tumour;
  - dialysis treatment; or
  - a transplant
- c. Nobody has received treatment, other than regular medication, in the last 12 months for any blood disorder, breathing problem, diabetes, psychiatric illness or dementia. (NB supplementary oxygen is not considered as regular medication).
- d. Nobody has, within the last three months
  - been seen by a specialist (other than for regular check ups at intervals of six months or greater) or
  - been admitted to a hospital overnight.
- e. Nobody has been diagnosed by a registered doctor as having a terminal condition.

If **you** or anyone named on **your** insurance schedule cannot agree with this declaration, **you** must phone the Medical Helpline on **0800 093 4745** quoting scheme code **ALP**. They will tell **you** if **we** can give cover. If **you** cannot contact them when this insurance starts, **you** must contact them within 14 days, but before **you** travel. They will tell **you** if they need any more information. **You** may need to pay an extra premium to include cover for certain medical conditions.

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If there is a change in **your** medical condition or the medical condition of anyone named on **your** insurance schedule (after this insurance has started but before **you** travel) and **you** can no longer agree with the declaration, **you** must contact the Medical Helpline on **0800 093 4745** quoting scheme code **ALP**. They will tell **you** if cover can continue. If **we** cannot continue cover, **you** may claim for the cost of cancelling at that time.

### Part 2

If, when this insurance starts (or booking a **trip** if this was later) **your immediate relatives, close business associates** or anyone else whose health may affect the **trip** had a medical condition for which he or she:

- was receiving treatment at hospital;
- was waiting for a hospital consultation or treatment;
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

**we** will not pay for any claim **you** make which has anything to do with the medical condition of that **immediate relative** or **close business associate**.

## European Health Cover

If **you** are travelling to a European Union country **you** should pick up a European Health Insurance Card (EHIC) from **your** local Post Office®. This allows **you** to receive free or reduced-cost emergency health care in European countries. If **we** agree to a claim for

medical expenses, which has been reduced by **your** using an EHIC or private health insurance, **you** will not have to pay the excess for this section. If **you** do not have an EHIC this insurance policy is still valid.

## Period of Insurance

Cancellation cover commences from the start date as shown on **your** insurance schedule or when **you** book a **trip** whichever is later and ends at the start of **your** planned **trip**. Any additional premium **you** may have paid for upgrades cannot be refunded after the commencement date, except within the first 14 days of the amended schedule being received. The remaining covers apply for the duration of the booked **trip** (or earlier return to the **United Kingdom**) and includes the period of travel from **home** directly to the departure point and back to **your home** directly afterwards, not exceeding 24 hours in each case. If the return is unavoidably delayed due to events, which **you** have no control over, cover will be extended free of charge for the period of that delay.

**Please note:** all cover will cease immediately upon the date of closure of **your** Premier or Premier Direct Current Account or on the first renewal date of **your** policy on or after **your** 65th birthday, unless **your** schedule of insurance shows otherwise.

## Cancelling your Upgrade

If **you** have paid to upgrade **your** policy **you** can cancel the upgrade within 14 days from the date **you** receive the amended schedule. **We** will then refund the premium **you** have paid in full. No refund of premium is available after the 14-day period.

## Cancelling your policy

- If **you** want to cancel this policy **you** must contact **us** on **0800 093 4745**.
- **We** can cancel this policy at any time by sending **you** 30 days' notice in writing. **We** will send the notice to the last known address **we** have for **you**.

## Geographical Limits

**Europe** - all countries defined as the **United Kingdom**, mainland Europe, the Republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea. If **you** have paid the appropriate additional premium, **we** will upgrade the geographical limits of **your** policy to provide **worldwide** cover.

## Important Notes

- 1 **You** must follow any relevant suggestions or recommendations made by any government or other authority - including the Foreign & Commonwealth

Office - before and during the period of insurance.

- 2 This policy is only available to persons resident in the **United Kingdom**.
- 3 This policy is only valid for **trips** commencing from and returning to **your** home in the **United Kingdom**. If **you** move to live abroad, this insurance cover will be cancelled.
- 4 Cover is only available for the whole duration of the booked **trip**. Cover cannot be effected once a journey has commenced.
- 5 The maximum duration of any one **trip** is 31 days (unless **you** have paid the appropriate additional premium to extend this limit to either 45 days or 60 days per **trip**). Please note that extended **trip** cover is not available for wintersports **trips**.
- 6 Winter Sports Cover, Sections 14-17, is only applicable if the Winter Sports Upgrade has been taken and the relevant additional premium paid. Winter sports **trips** are limited to 21 days per policy year if **you** have paid the Winter Sports premium.
- 7 This policy provides cover for **trips** in the **United Kingdom**, only if they include at least five nights pre-booked paid accommodation.
- 8 Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section. If **you** have paid the additional premium for excess waiver cover **you** will not have to pay the excess (except under Business

Equipment, Business Money or Golf Equipment cover).

- 9 If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery and obtain a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 10 Children under the age of 2 at the time of travel are insured free of charge providing they are travelling with an adult insured under the same policy and are named on the policy schedule.
- 11 If **you** have taken the Family upgrade option, cover applies to **you** and **your** spouse (including common-law spouse and civil partner), plus all **your** unmarried dependent children under the age of 18 years who are permanently residing with **you** or 21 years who are in full time education. **Your** unmarried dependent children are only covered when travelling with and under the supervision of an adult who is responsible for their care for the length of the **trip**.
- 12 This policy is not available to persons aged 65 or over and cover will cease on the first renewable date of **your** policy on or after **your** 65th birthday (unless **your** policy schedule confirms that cover is provided beyond **your** 65th Birthday).

## Hazardous Activities

**Your** policy does not provide cover for Hazardous Activities. Please refer to the General Exclusions section, on pages 26 to 29. The list below provides further indication of some of the activities that **you** are covered for. However, if **you** intend to undertake any hazardous activity which does not fall squarely within any of the categories listed below or listed within the General Exclusions section, **you** must contact **us** on **0800 093 4745** to check whether or not **you** are covered or whether cover is available upon payment of an additional premium.

### **Some of the activities you are covered for**

Archery, Badminton, Baseball, Clay Pigeon shooting, Cycling (not racing), Deep sea fishing, Fell walking, Go-Karting, Golf, Hiking/Hill Walking (where no ropes or guides are required), Horse Riding (not racing, hunting or competing), Hot air ballooning (licensed operator only, not piloting), Motorcycling (restricted to 125cc unless the driver has a full licence to drive a motorbike of more than 125cc), Orienteering, Pony Trekking, Rounders, Rowing, Scuba diving to a depth of 30 metres, Snorkelling, Surface water sports, Swimming, Tennis, Volleyball, Water Skiing, White water rafting (to cat.2), Windsurfing, Yachting (Coastal waters only).

**Examples of activities covered in addition to the above, if you have paid for the Winter Sports Cover:**

Cross-country skiing, Dog sledding, Downhill skiing, Glacier walking, Heli-Skiing, Ice Skating (on a frozen lake or similar), Mogul skiing, Mono Skiing, Skiing on or off-piste (with a qualified guide or instructor), Snowboarding on or off-piste (with a qualified guide or instructor), Snowmobiling, Speed skating, Tobogganing.

If **you** intend to undertake any activity not listed that may be considered hazardous or require confirmation of whether **your** activity is insured, please call **us** on **0800 093 4745**. **We** may be able to cover **your** activity as standard or in some cases for an additional premium.

## Definitions

Wherever the following words and phrases appear in **bold** in this policy they will always have these meanings:-

**Acts of terrorism** means an act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public or any section of the public.

**Close business associate** means any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

**Curtail/Curtailment** means return early to **your home** in the **United Kingdom**.

**Europe** means all countries defined as the **United Kingdom**, mainland Europe, the Republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea.

**Hijack** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance which **you** are travelling in as a passenger.

**Home** means **your** permanent residential address in the **United Kingdom**.

**Immediate relative** means mother, father, sister, brother, wife, husband, common law partner, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-brother or step-sister.

**Loss of limb** means physical permanent and total loss of use of one or more limbs at or above the wrist or ankle.

**Loss of sight** means the complete and irrecoverable and irremediable loss of sight in one or both eyes.

**Medical practitioner** means a registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

**Money** means cash, postal and money orders, travel tickets, lift passes (in respect of winter sports **trips** where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

**Mugging/mugged** means a violent attack on **you** with a view to theft by person(s) not previously known to **you**.

**Personal accident** means accidental bodily injury caused solely and directly by outward violent and visible means.

**Personal baggage** means **your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with articles worn or carried by **you** for **your** individual use during **your trip**.

**Permanent total disablement** means total disablement where **you** cannot do any kind of paid work.

**Public transport** means the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft or Sea Vessel where **you** are a fare-paying passenger.

**Redundancy** means any person being declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position,

and who has been employed for 2 continuous years with the same employer at the time of being made redundant.

**Ski equipment** means skis, ski boots, ski poles and snowboards.

**Ski pack** means pre-booked lift passes, hired skis or snowboards, boots and poles and ski school fees.

**Trip** means any return journey that starts and finishes from **your** home or place of business in the **United Kingdom** and includes the period of travel from **home** directly to the departure point and back to **your home** directly afterwards, not exceeding 24 hours in each case.

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

**Valuables** includes watches; furs; jewellery, gold, silver or precious metals; binoculars; photographic equipment, video equipment, camcorders and audio equipment; electronic games consoles; electronic games and accessories; pre-recorded films, tapes or discs; portable navigation equipment.

**We/Us/Our** means Ageas Insurance and the other insurers shown at the rear of this policy.

**Worldwide** means all countries, including those under **Europe** and **United Kingdom**.

**You/Your** means each insured person named on the schedule.

## Section 1 - Cancellation

### You are covered for

Up to £5,000 for unused travel and accommodation charges which are not recoverable elsewhere and which **you** have paid or contracted to pay should **you** have to cancel **your trip** before **you** leave **your home** or place of business as a result of the following commencing during the **period of insurance**:

1. the death or disablement by bodily injury, illness, or being subject to quarantine of;
  - (a) **you**,
  - (b) any person **you** are intending to travel or stay with,
  - (c) an **immediate relative of yours** or of any person **you** are intending to travel with or
  - (d) a **close business associate of yours**;
2. **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
3. **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately when notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time of booking **your trip(s)**;

4. **your home** or place of business being made uninhabitable, up to 14 days before the commencement of **your trip**, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft or the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

### You are not covered for

1. claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the **trip** is medically necessary;
2. the first £50 of each and every incident per each insured person involved in the incident (£10 for loss of deposit claims only), unless **you** have paid the excess waiver premium;
3. If **you** do not tell the travel agent, tour operator, or organisation providing transport and accommodation as soon as **you** need to cancel **your trip** the amount **we** pay will be limited to the cancellation charges that would have applied at that time.
4. anything caused directly or indirectly by:
  - (a) prohibitive regulations by the Government of any country.
  - (b) anything mentioned in the General Exclusions.
  - (c) **your** disinclination to travel.

## Section 2 - Curtailment

**Curtailment** is only applicable if **your** return to the **United Kingdom** during the period of insurance is earlier than planned.

This section includes the services of Assistance International (details shown on page 32) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

### You are covered for

Up to £5,000 for:-

1. The value of the portion of **your** travel and accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** (including **your ski pack**, which does not have to be paid for before **your** departure from the **United Kingdom**, in respect of winter sports **trips** where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to **curtail your trip** and return to **your home** earlier than planned due to:
  - (a) the death, severe injury or serious illness of :
    - (i) **you** or any person **you** are travelling with;
    - (ii) an **immediate relative** of **yours** resident in the **United Kingdom**;
    - (iii) a **close business associate** of **yours** resident in the **United Kingdom**.

- (b) **your home** or place of business being made uninhabitable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft or the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.

The proportionate value of costs will be calculated from the date of return to the **United Kingdom**.

2. Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** (Economy Class) earlier than planned for a reason stated under benefit 1 of this section.

### You are not covered for

1. the first £50 of each and every incident per each insured person involved in the incident, unless **you** have paid the excess waiver premium;
2. claims that are not confirmed as medically necessary by Assistance International, and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it is necessary to **curtail the trip** and that **you** are fit to travel;
3. additional travelling expenses incurred which are not authorised either by **us** or Assistance International, as detailed on page 32;
4. anything mentioned in the General Exclusions.

**NOTE** - It is a requirement of this Insurance that **you** contact Assistance International immediately if **you** wish to return **home** for any reason listed under Section 2 - Curtailment (or by any method other than as originally planned). Failure to do so will affect **your** claim.

## Section 3 - Missed Departure

This section does not apply to **trips** within the **United Kingdom** (except for **trips** to the Channel Islands or to the Isle of Man).

### **You are covered for**

Up to £1,000 for the cost of reasonable extra travel and accommodation expenses to allow **you** to carry on with **your trip** if one of the following takes place during the period of insurance:

1. Labour dispute, civil disturbance, mechanical breakdown or bad weather which interrupts scheduled **public transport** services including booked connecting flights;
2. An accident or breakdown involving the vehicle in which **you** are travelling and which causes **you** to arrive at the airport, port or station **you** are leaving from on **your** outward or return journey too late to start the journey **you** have booked;
3. A road traffic accident involving another vehicle en route to the airport, port or station **you** are leaving from on **your** outward or return journey, which causes **you** to arrive too late to start

the outward or return journey **you**, had booked.

### **You are not covered**

1. if sufficient time has not been allowed for **your** journey;
2. if, in the case of a labour dispute, the dispute is announced and begins before the start of the period of insurance.
3. if, in the case of **your** vehicle breaking down or being involved in an accident, **you** do not send **us** a repairer's report or police accident report.
4. if, in the case of another vehicle being involved in an accident, **you** do not send **us** confirmation from the police or motoring authorities (e.g. Highways Agency, RAC, AA etc) to confirm the delay.
5. if **you** are not proceeding directly to the departure point;
6. for anything mentioned in the General Exclusions.

## Section 4 - Travel Delay

This section does not apply to **trips** within the **United Kingdom** (except for **trips** to the Channel Islands or to the Isle of Man).

### **You are covered**

1. For a benefit of £20 for each full 12 hours **you** are delayed up to a maximum of £100 (regardless of the number of incidents of delay) or

2. Up to £5,000 if **you** abandon the **trip** after the first full 12 hours; if **your** outward flight, sea crossing or train departure from the **United Kingdom** is delayed for more than 12 hours beyond the intended departure time (as specified on the travel ticket) as a result of:
- strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the **trip** would be affected by such cause);
  - adverse weather conditions;
  - mechanical breakdown or technical fault of the aircraft, train or sea vessel.

#### **You are not covered**

- if **you** do not 'check-in' for the flights, sea crossing or train departure before the intended departure time;
- if **you** do not obtain written confirmation from the airline, shipping or train company stating the period and the reason for the delay,
- for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, train or sea vessels on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- for the first £50 of each and every incident per each insured person involved in the incident unless **you** have paid the excess waiver premium. (this is only applicable if **you** abandon the **trip**);

- for anything mentioned in the General Exclusions.

## Section 5 - Personal Accident

#### **You are covered for**

The following benefits will be paid to **you** or **your** legal personal representative if **you** have a **personal accident** during **your trip** which within 12 months of the date of the accident is the sole cause of **your** consequent death or disability:

- Death - £15,000
- Loss of limbs, loss of sight or permanent total disablement** - £25,000.

**NOTE** - If **you** are aged under 16 at the time of the accident the death benefit will be limited to £1,000 and the **permanent total disablement** benefit will not apply.

#### **You are not covered for**

Any claims for death, loss or disablement caused directly or indirectly by:

- a disease, any physical defect or illness or any naturally occurring condition;
- an injury which existed prior to the commencement of the **trip**;
- anything mentioned in the General Exclusions.

## Section 6 - Medical Emergency Expenses

(not private health insurance)

This section does not apply to **trips** within the **United Kingdom** (except for **trips** to the Channel Islands and to the Isle of Man, when NHS treatment is not available).

This section does not cover **you** for any injury resulting from **you** taking part in winter sports unless **you** have paid the additional winter sports premium.

Before a claim for emergency expenses can be submitted under this section, **you** must contact Assistance International (details shown on page 32).

### You are covered for

The following expenses up to £10,000,000 caused by **you** becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary and the costs reasonable.

- a. Expenses **you** would have to pay, outside the **United Kingdom** and the country where **you** normally live, within 12 months of the start of **your** illness or injury. The expenses must be for medical, surgical, hospital charges, ambulances (including return to **your** holiday accommodation by ambulance or taxi if no other means of transport is available) nursing homes and nursing. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350.

- b. The extra cost of returning to **your home**, including returning **you** by air ambulance if this is medically necessary.
- c. Extra accommodation (room only) expenses.
- d. Extra travel (economy class) and accommodation (room only) expenses for one person who either has to stay with **you** or has to travel from the **United Kingdom** to escort **you home** if **you** are seriously ill or injured.
- e. The cost of funeral expenses abroad up to £1,000 or of bringing **your** body or ashes **home**.

**Please note:** all receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and Medical Assistance doctor agree that **you** can safely travel **home**.

### You are not covered

1. for the first £50 of each and every incident per each insured person involved in the incident unless **you** have paid the excess waiver premium;
2. for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
3. for any expenses incurred for illness, injury or treatment required in consequence of:-

- (a) surgery or medical treatment which in the opinion of the attending doctor and the Assistance International can be reasonably delayed until **your** return to the **United Kingdom**.
  - (b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
4. for preventative treatment which can be delayed until **your** return to the **United Kingdom**.
  5. if **you** have not obtained a written certificate of fitness and ability to travel and endure the **trip** where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your trip**;
  6. for claims that are not confirmed as medically necessary by the attending doctor or Assistance International;
  7. for the cost of any elective (non emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
  8. for any additional hospital costs arising from single or private room accommodation unless agreed by **us**;
  9. for treatment or service provided by a health spa, convalescent or nursing home or any rehabilitation centre, unless agreed by **us**;
  10. for anything mentioned in the General Exclusions.

## Section 7 - Medical Inconvenience Benefit

This section does not apply to **trips** within the **United Kingdom** (except for **trips** to the Channel Islands and to the Isle of Man when NHS treatment is not available).

### You are covered for

A benefit of £20 for each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad, up to a maximum of £1,000, in addition to any medical expenses incurred under Section 6 of this policy.

**NOTE** - Documentation must be submitted to confirm the date and time of admission and discharge.

### You are not covered for

Anything mentioned in the General Exclusions.

## Section 8 - Personal Baggage

### You are covered for

#### a) Personal Baggage

Up to £1,500 (extended to £2,000 as a Christmas Special from 15th December until 15th January only) for the value or repair of any of **your own personal baggage** (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and loss of value). Limited to £300 for all **valuables** in total, limited to £300 for single and/or a pair or set of articles, limited to £300 for all golf equipment.

**NOTE** - In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set, which is lost, stolen, damaged or destroyed.

#### b) Delayed Personal Baggage

Up to £100 for the first full 12 hours delay and up to £100 for the next full 12 hours delay immediately after that towards the cost of buying replacement necessities if **your own personal baggage** is delayed in reaching **you** on **your** outward journey, and **you** have a written report from the carrier (i.e. airline, shipping company etc).

Receipts will be necessary in the event of a claim.

**NOTE** – If **your personal baggage** proves to be permanently lost and **we** agree to pay a claim under section a), **we** will deduct any amount **we** have already paid under section b)

#### c) Personal Money

Up to £500 (limited to £250 for cash losses) if **your own money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

**NOTE** - if **you** are aged under 16, claims under **Personal Money** are limited to £50 overall.

### You are not covered

1. for the first £50 of each and every incident per each insured person involved in the incident, unless **you** have paid the excess waiver premium;
2. if **you** do not exercise reasonable care for the safety and supervision of **your** property;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables or money**;
4. if **your personal baggage** is lost, damaged or delayed in transit, if **you** do not:
  - (a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,

- (b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately
5. for loss, destruction, damage or theft:
    - (a) from confiscation or detention by customs or other officials or authorities;
    - (b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, mobile telephones, computers and/or accessories, televisions, sports equipment whilst in use, pedal cycles, dinghies, boats and/or ancillary equipment, glass or china;
    - (c) due to wear and tear, denting or scratching, moths or vermin;
    - (d) of **valuables** left as 'checked-in' baggage;
    - (e) of **valuables** left in a vehicle at any time;
    - (f) of **valuables** left unattended unless in locked accommodation, a safe or a safety deposit box;
    - (g) caused by deterioration, or mechanical derangement of any kind;
    - (h) to winter sports equipment (see optional winter sports insurance sections 14-17).
  6. for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in;
  7. for **personal baggage**:-
    - (a) stolen from an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry;
    - (b) left in a vehicle overnight;
  8. for any shortages due to error, omission or depreciation in value;
  9. for any property more specifically insured or recoverable under any other source;
  10. for anything mentioned in the General Exclusions.

## Section 9 - Passport and/or Driving Licence Expenses

**NOTE** – **You** are not covered for the actual cost of **your** replacement passport. See instead section 8c Personal Money.

### **You are covered**

Up to £250 for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport and/or driving licence, if **your** passport and/or driving licence is lost or stolen.

**You are not covered for**

1. if **you** do not exercise reasonable care for the safety or supervision of **your** passport and/or driving licence;
2. if **you** do not obtain a written police report within 24 hours of the loss,
3. for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
4. for anything mentioned in the General Exclusions.

## Section 10 - Personal Public Liability

**You are covered for**

Up to a maximum of £2,000,000 for **your** legal liability for damages which were caused by an accident that happened during the **trip**, leads to claims made against **you** for:

1. accidental bodily injury to a person who is not a member of **your** family, household or employed by **you** or is not **your** travelling companion;
2. loss of or damage to any property which does not belong to, is not in the charge of, and is not in the control of **you**, or any member of **your** family, household or employee;
3. damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family, household or employee.

**You are not covered for**

1. fines imposed by a Court of Law or other relevant bodies,

2. anything caused directly or indirectly by:-
  - (a) liability which **you** are responsible for, because of an agreement that was made;
  - (b) injury, loss or damage arising from:-
    - (i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms);
    - (ii) the occupation (except temporarily for the purpose of the **trip**) or ownership of any land or buildings;
    - (iii) the carrying out of any trade or profession;
    - (iv) racing of any kind;
    - (v) any deliberate act;
  - (c) liability covered under any other insurance policy;
3. anything mentioned in the General Exclusions.

**NOTE** - If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

## Section 11 - Hijack

### You are covered for

A benefit of £50 per full 24 hours up to a maximum of £1,000 for the duration of the **hijack**.

### You are not covered

1. for business travel;
2. if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of **hijack**;
3. for anything mentioned in the General Exclusions.

## Section 12 - Mugging Benefit

### You are covered for

A benefit of £50 per full 24 hours up to a maximum of £1,000, in addition to any medical expenses incurred under Sections 6 and 7 of this policy if **you** are **mugged** and, as a result of **your** injuries received from the **mugging**, are admitted as an in-patient to a registered hospital abroad.

### You are not covered

1. if **you** do not obtain a police report of the **mugging** and confirmation of **your** injuries and period of in-patient treatment from the hospital;
2. for anything mentioned in the General Exclusions.

## Section 13 - Legal Expenses

This Section of cover is underwritten by Ultimate Insurance Solutions Limited on behalf of certain Underwriters at Lloyd's. Ultimate Insurance Solutions Limited is a Lloyd's Coverholder who has been granted authority to accept insurance and make claims payments on behalf of certain Lloyd's syndicates.

### You are covered for

Up to a maximum of £25,000 for **your** legal costs and expenses incurred to claim for compensation or damages if **you** are injured or **you** die during the period of **your trip**.

**NOTE** - Ultimate Insurance Solutions Limited shall have control over the legal proceedings and the selection, appointment and control of a solicitor.

### You are not covered for

1. costs incurred in the pursuit of any claims, against Ultimate Insurance Solutions Limited, underwriting syndicates at Lloyd's and **us**;
2. legal expenses incurred either prior to the granting of support by Ultimate Insurance Solutions Limited or without their written consent;
3. any claim reported to Ultimate Insurance Solutions Limited more than 180 days after the commencement of the incident giving rise to the claim;
4. any claim where Ultimate Insurance Solutions Limited consider that **your** prospects of success in achieving a reasonable benefit are insufficient

## Winter Sports Cover - Optional

Winter Sports are only covered if the optional Winter Sports upgrade has been taken and appropriate premium paid. In that case the main cover is applicable plus the cover under the following sections (14-17).

### Section 14 - Ski Equipment

#### You are covered for

##### a) Ski Equipment

Up to £400 for the value or repair of **your own ski equipment** (after making proper allowance for wear and tear and loss of value) or hired **ski equipment**, if they are lost, stolen or damaged during **your trip**, limited to £300 for any one item, pair or set.

##### b) Ski Hire

For £100 per week up to a maximum of £200 in all for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your own ski equipment** during the Period of Insurance.

##### c) Delayed Ski Equipment

Up to £100 towards the cost of hiring replacement **ski equipment** necessities, if **your own ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

**NOTE** - If **your ski equipment** proves to be permanently lost and **we** agree to pay a claim under section a), **we** will deduct any amount **we** have already paid under section c) The maximum amount **we** will pay in total, if **you** claim under benefits a, b and c of this section, is £600.

#### You are not covered

1. for the first £50 of each and every incident per each insured person under section a) unless **you** have paid the excess waiver premium;
2. if **you** do not exercise reasonable care for the safety and supervision of **your** own or **your** hired **ski equipment**;
3. if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**;
4. if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
  - (a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
  - (b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
5. for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;

6. for **your** own or **your** hired **ski equipment**:
  - (a) stolen from an unattended vehicle, unless it was in the boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle and there is evidence of forcible and violent entry, or from a roof rack (unless the vehicle is parked within sight of **you**);
  - (b) there is no cover for **personal baggage** left in a vehicle overnight;
7. for anything mentioned in the General Exclusions.

## Section 15 - Ski Pack

### You are covered for

Up to £100 per week up to a maximum of £200 in all for the unused portion of **your ski pack** costs paid for or contracted to be paid for before **your trip** commenced, where **you** do not **curtail** the **trip**, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the **trip** and where there is confirmation that no refund is available for the unused items.

### You are not covered

1. for claims that are not confirmed as medically necessary by Assistance International and where a medical certificate has not been obtained from the attending **medical practitioner**

abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;

2. for anything mentioned under '**You are not covered**' of Section 6 - Medical Emergency Expenses;
3. for anything mentioned in the General Exclusions.

## Section 16 - Piste Closure

This section of cover does not apply for **trips** within the **United Kingdom**.

Cover is only available under this Section between 1st December to 31st May if there is a lack of snow or too much snow in **your** resort and it closes, which prevents **you** from skiing;

### You are covered for

1. a benefit of £10 per day towards the costs **you** have to pay to travel to another resort (for as long as these conditions exist at the resort, but not exceeding the pre-booked Period of Insurance of **your trip**) to a maximum of £300, or,
2. a benefit of £20 for each full day **you** are unable to ski, up to £300, if there is no other resort available.

### You are not covered for

1. claims where **you** have not obtained confirmation of resort closure from the local representative;

2. claims where not all skiing facilities are totally closed;
3. claims where the adverse snow conditions are known or are public knowledge at the time of effecting this insurance;
4. anything mentioned in the General Exclusions.

## Section 17 - Avalanche Closure

### **You are covered for**

Up to £200 for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

### **You are not covered for**

1. anything mentioned under '**You are not covered**' in Section 3 - Missed Departure;
2. anything mentioned in the General Exclusions.

## Business Equipment Cover - Optional

Business Equipment is only covered if the optional Business Equipment upgrade has been taken and appropriate premium paid. In that case the main cover is applicable plus the cover under the following sections (18-20).

## Section 18 Business Equipment - up to £2,000

### **What is covered**

**You** will be covered for the cost (after allowing for wear, tear and loss of value) of replacing **your** business equipment (limited to audio, visual, video, photographic and computer equipment) if it is lost, stolen or damaged. The most **we** will pay for samples which are lost, stolen or damaged is £500. The most **we** will pay for hired equipment which is lost, stolen or damaged is £500.

## Section 19 Business Equipment Hire - up to £500

### **What is covered**

If business equipment (limited to audio, visual, video, photographic and computer equipment) held by **you** for business reasons is lost, stolen or damaged, **you** will be covered for the reasonable cost of hiring replacement equipment. **We** will only pay up to £50 a day.

## Exclusions and Conditions applying to sections 18 and 19

### What is not covered

1. **You** are not covered for the following.
  - a. Loss of, theft of or damage to **your** business equipment during **your** outward or return journey if **you** do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss, theft or damage to the carrier straight away, **you** must do so in writing within seven days.
  - b. Loss or theft of **your** business equipment at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - c. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - d. Loss of, theft of or damage to property left in a vehicle overnight.
2. **You** are not covered for claims for which **you** receive compensation from someone else.
3. **We** will not pay the first £100 of every claim made for each of **you** under section 18. (Excess waiver does not apply to this section.)
4. Anything mentioned in the General Exclusions.

### Conditions

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. The following conditions apply to claims for temporary loss of business equipment.
  - a. As well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
  - b. If **your** business equipment is never found and **we** agree to pay for permanent loss, **we** will take off any amount **we** have already paid for temporary loss.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.
4. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

## Section 20 Business Money - up to £1,000

### What is covered

**We** will repay **you** if any of **your** bank notes, coins or traveller's cheques held by **you** for business reasons are lost or stolen.

This cover starts from the time **you** get the money or documents or 72 hours before **you** leave home to go on **your** business **trip**, whichever is later.

### What is not covered

1. **You** are not covered for the following.
  - a. Loss or theft if **you** have not reported it to the police within 24 hours of discovering the loss or theft and **you** have not got a police report.
  - b. Loss of value or shortages caused by a mistake.
  - c. Money left in baggage which **you** have checked in to the carrier or which **you** do not keep with **you**, unless it is in locked accommodation, a safety deposit box or a safe.
2. **We** will not pay the first £100 of every claim made for each of **you**. (Excess waiver does not apply to this section.)
3. Anything mentioned in the General Exclusions.

### Condition

1. **You** must take proper care of **your** belongings and act as if **you** did not have insurance.

## Golf Equipment Cover - Optional

Golf Equipment is only covered if the optional Golf Equipment upgrade has been taken and appropriate premium paid. In that case the main cover is applicable plus the cover under the following sections (21-23).

### Section 21 Golf Equipment - up to £1,000

#### What you are covered for

**You** will be covered for the replacement cost (after allowing for wear, tear and loss of value) of **your** golf equipment if it is lost, stolen or damaged. The total limit for hired golfing equipment which is lost, stolen or damaged is £100.

### Section 22 Golf Equipment Hire - up to £200

#### What you are covered for

If **your** own golf equipment is lost, stolen or damaged, **you** will be covered for the reasonable cost of hiring replacement clubs up to £200 per **trip**.

## Exclusions and Conditions applying to section 21 and section 22

### What you are not covered for

1. **You** are not covered for the following.
  - a. Loss, theft or damage to **your** golf equipment during **your** outward or return journey if **you** do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss or damage to the carrier straight away, **you** must do so in writing within seven days.
  - b. Loss or theft of **your** golf equipment at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
  - c. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - d. Loss or theft of or damage to golf equipment left in a vehicle overnight.
2. **You** are not covered for claims for which **you** receive compensation from someone else.
3. **We** will not pay the first £50 of every claim made for each of **you** under section 21. (Excess waiver does not apply to this section.)
4. Anything mentioned in the General Exclusions.

### Conditions

1. **You** must take proper care of **your** golf equipment and act as if **you** did not have this insurance policy.
2. The following condition applies to claims for temporary loss of golf equipment: As well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.
4. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

## Section 23 Green Fees - up to £300

### What you are covered for

If **you** fall ill or are injured during the period of insurance, or if adverse weather prevents **you** playing golf at a pre-booked course, **you** will be covered for the costs of the pre paid green fees which **you** are not able to use, up to £75 per day.

### What you are not covered for.

1. **You** will not be covered for any amount **you** can get back from someone or somewhere else.

2. **You** will not be covered if **you** take out this insurance within 14 days of going on holiday, unless **you** booked the holiday on the same date.
3. Anything mentioned in the General Exclusions.

### Condition

1. **You** must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.

## Wedding Cover – Optional

Wedding Cover is only covered if the optional Wedding Cover upgrade has been taken and appropriate premium paid. In that case the main cover is applicable plus the cover under the following sections (24-25).

### Section 24 Additional expenses - up to £1,500

#### What you are covered for

If, before the wedding ceremony, **you** accidentally damage or lose **your** wedding attire or wedding rings, or if they are stolen, **you** can claim up to the following amounts;

1. bride and groom wedding attire up to £1500 per person
2. wedding rings up to £300 per person
3. wedding gifts while at the wedding reception up to £1000 in total

#### What you are not covered for.

1. **You** are not covered for the following.
  - a. Loss, theft or damage to **your** belongings during **your** outward or return journey if **you** do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If **you** cannot report the loss or damage to the carrier straight away, **you** must do so in writing within seven days.
  - b. Loss or theft of **your** belongings at any other time if **you** do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
  - c. Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
  - d. Loss or theft of or damage to property left in a vehicle overnight.
  - e. Loss or theft of or damage to perishable goods.
  - f. Loss or theft of or damage to **valuables** left as 'checked-in' baggage
  - g. Loss or theft of or damage to **valuables** left unattended unless in locked accommodation, a safe or a safety deposit box.
2. **You** are not covered for claims for which **you** receive compensation from someone else.
3. Anything mentioned in the General Exclusions.

### Conditions

1. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
2. The following conditions apply to claims for temporary loss of belongings:
  - a. as well as getting an authorised 'property irregularity report' from the carrier or handling agent, **you** must also write to them within 21 days of receiving **your** property back to confirm **you** had to buy replacement items; and
  - b. if **your** belongings are never found and **we** agree to pay for permanent loss, **we** will take off any amount already paid for temporary loss.
3. **You** must keep any damaged property so that **we** can inspect it. When **we** make a payment for that property, it will then belong to **us**.
4. If **your** claim involves a pair or set, **we** will only pay the value of the part of the pair or set which is lost, stolen or damaged.

## Section 25 Photographs and video - up to £750

### What you are covered for

**You** can claim up to £750 per couple to have **your** wedding photographs or video retaken if one of the following happens;

1. If the pre-booked photographer does not appear due to their accidental injury or illness.

2. If **your** wedding photographs or video are lost or damaged within 14 days of the wedding.

### What you are not covered for

1. Anything mentioned in the General Exclusions.

### Conditions

1. In a country where a professional qualification is not recognised, then the individual must be trading as a photographer.
2. **You** must take proper care of **your** belongings and act as if **you** did not have this insurance policy.
3. **You** are only covered for the additional photographic costs in the event of non appearance of the photographer or loss or damage of **your** photographs or video.

## General Exclusions that apply to all sections

### You are not covered for

Anything directly or indirectly caused by:-

1. any claims arising from routine treatment or care which could reasonably be expected to arise during **your** period of insurance.
2. **you** travelling contrary to the regulations of **your** transport provider.
3. hazardous activities which have not been notified to and agreed by **us** - see pages 6 and 7 for examples of activities that are covered
  - professional or organised sports,

- air travel other than as a fare paying passenger on a regular scheduled airline or licensed charter aircraft,
  - motorcycling unless **you** or the driver holds a licence which allows them to drive a motorbike,
  - mountaineering or rock climbing
  - **your** manual work or hazardous occupation of any kind,
  - dangerous expeditions or crewing of a vessel outside of European waters,
  - off piste skiing except whilst under the supervision of a qualified guide or instructor,
  - ski jumping, ski or bob racing in International and National events and their heats, practice or training events;
4. **your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor) alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life);
  5. elective surgery or cosmetic surgery;
  6. bankruptcy/liquidation of any tour operator, travel agent or transportation company;
  7. any other loss resulting directly or indirectly from the cause of **your** claim;
  8. war, invasion, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to section 6 – Medical Emergency Expenses, while **you** are away from the
- United Kingdom. You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.);
9. **acts of terrorism** (This does not apply to section 5 – Personal Accident, section 6 – Medical Emergency Expenses and section 8 – Personal Baggage while **you** are away from the **United Kingdom. You** must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.);
  10. loss or damage to any property and any expense or legal liability; directly or indirectly caused by contributed to by or arising from:
    - (a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
    - (b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it,
    - (c) pressure waves from aircraft and other flying objects travelling at sonic or supersonic speed;
  11. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
  12. any payment which **you** would normally have made during **your** travels, if nothing had gone wrong;

13. any amount **you** can get back from someone or somewhere else. This does not apply to claims for Personal Accident or Medical Inconvenience;
  14. failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 6 - Medical Emergency Expenses).
  15. If **we** pay a claim because **your trip** is cancelled, **we** will not pay a claim under any other section of the policy for the same **trip**.
6. The original Schedule, plus any Schedules issued for upgrades must be produced before any claim is paid.
  7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
  8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
  9. If **we** pay a claim for damaged property, **you** must keep that damaged property so that **we** can inspect it. When payment has been made for that item, it will then belong to **us**.
  10. **We** may at any time pay to **you our** full liability under the policy after which no further payments will be made in any respect.

## Conditions that apply to all sections

1. No payment will be made under Sections 1, 2, 5, 6, 7, 12 or 15 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you at your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
11. It is a condition of this insurance that all material facts have been disclosed to **us**, as failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
12. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
13. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

14. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language. **Your** policy is governed by English law unless **we** agree otherwise in writing.

Signed for the insurers



Mark Cliff, Managing Director  
Ageas Insurance Limited

## Complaints Procedure

If **you** have experienced a problem with any part of **our** service, **we** will sort this out as quickly and fairly as possible.

### Step 1

In the first instance please contact our customer service adviser who will make sure that the issue is dealt with at a senior level.

**You** can write to **us** at the address below or e-mail **us** through **our** website at [www.ageas.co.uk](http://www.ageas.co.uk) (please include **your** policy number and claim number if appropriate).

Customer Services Adviser, Ageas Insurance Limited, Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA.

Where **your** complaint relates to Legal Expenses, please contact Ultimate Insurance Solutions Limited, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8DE.

Tel 0870 241 4539 fax 0870 606 0075.

### Step 2

If this matter has still not been resolved, **you**

can write to Mark Cliff, Managing Director, at the Ageas House address, unless **your** complaint relates to Legal Expenses, in which case please contact Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA. Tel. 020 7327 5693, Fax 020 7327 5225. Email [complaints@lloyds.com](mailto:complaints@lloyds.com)

### Step 3

If **you** are not satisfied with **our** final decision, **you** can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR or telephone on 0845 080 1800.

Using this complaints procedure will not affect **your** legal rights.

### Service standards

**We** will respond to any letter **you** send **us** within two working days of receiving it. The letter will tell **you** who will be dealing with **your** complaint and when **you** should expect a reply.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations then you may be entitled to compensation under the scheme. For this type of policy, the scheme provides protection for 90% of the claim with no upper limit.

Further information about the operation of the scheme is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

## How to make a claim

### For Legal Expenses (section 13)

Please contact:

Ultimate Insurance Solutions Limited,  
The Connect Centre, Kingston Crescent  
Hampshire PO2 8DE.  
Tel 0870 241 4539 Fax 0870 606 0075.

### For sections 1 to 12 and 14 to 20

If **you** need to make a claim please ring and ask for a claim form as soon as possible after an event which **you** may want to claim for.

The phone number is **0845 122 3280**.

The phone line is open 24 hours a day, 365 days a year if **you** have to make a claim.

**We** may record or monitor calls for training purposes or to improve the quality of **our** service.

Fill in the claim form and return it with:

- the relevant proof **we** need;
- this policy;
- **your** travel insurance schedule.

All the certificates, accounts, receipts, information and evidence **you** send must be in the form **we** ask for. Always send originals and not photocopies. **You** must pay any costs involved in providing these documents.

Then return **your** completed claim form to the claims service together with **your** Schedule for upgrades if applicable, confirmation of booking, all original receipts and police reports (which must be obtained within 24 hours of discovery in the event of loss, burglary or theft of **money, valuables** or any items of **personal baggage**) and any other evidence requested on the claim form.

### Please do not send any documents until you send in your claim form.

**We** will answer all correspondence within five working days of receiving it.

### You must supply the following proof. If you cancel the trip

Please provide **us** with:

- the reason for cancelling the **trip**;
- **your** booking invoice or receipt and **your** cancellation invoice and;
- independent written proof of the reason for cancellation, for example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured, confirming that cancellation of the **trip** was medically necessary.

### Cutting the trip short.

Please give the reason **you** cut **your** trip short, confirming that **you** had to come **home** early. Before **you** return **home** early for medical reasons, **you** must get a doctor's certificate to confirm that this is necessary and that **you** are fit to travel.

**You** must then send this with **your** claim form.

### Missed departure - extra travel and accommodation expenses

Please send confirmation of the delay from the carrier or tour operator. **You** must also send receipts or bills for **your** expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how **you** got to the port or airport.

### Travel Delay

When **you** claim **you** must ask the airline or transport company to confirm in writing:

- (a) the cause of the delay or cancellation;
- (b) the period of the delay;
- (c) the scheduled time of departure and arrival; and
- (d) the actual time of departure and arrival.

### Personal accident

Please send full details of the accident and injury.

### Medical Emergency Expenses

Please send details of the illness or injury and original receipts and bills for any expenses **you** have paid.

### Personal Baggage, temporary loss, winter sport, golf and business equipment and wedding cover.

Please send full details of the belongings that have been lost, stolen or damaged.

**You** should also send receipts to prove their value or bills for the cost of repairs. For loss or theft claims, **you** must also send a police report. If **your** belongings were lost, stolen or damaged while in the care of an airline, **you** must send a 'property irregularity report' as well as the flight tickets and luggage receipts the airline gave **you** when **you** checked in. For temporary-loss claims, please send receipts for the replacement items **you** have bought and a 'property irregularity report'.

### Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the **money you** withdrew.

### Passport/Driving Licence

Please send a police report and any bills or receipts for travel and accommodation expenses.

### Personal liability

**You** must send **us** any writ, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** permission, in writing.

### Mugging

Please send a police report and a certificate from the doctor confirming the injuries **you** received and the period **you** were in hospital receiving in-patient treatment.

### Legal expenses

Please send full details of the accident and **your** injury.

### Winter sports, business or golf equipment hire

Please send receipts for the cost of hiring the snowboard or skis, business equipment or golf equipment and full details of what was lost, damaged or stolen.

**Ski pack (lessons, hire, and lift pass)**

Give the reason for cutting short the use of **your ski pack** and send **us** a medical certificate confirming that this was necessary.

**Piste closure**

Please ask the relevant authority to confirm in writing that the piste was closed. **You** must also send **your** receipts for transport to the other resort and the cost of the lift pass.

**Avalanche closure**

**You** must get written confirmation from the appropriate authority that getting to or from **your** resort was not possible for the period claimed due to an avalanche.

**Green Fees**

Please ask the relevant authority to confirm in writing that the golf course was closed.

## Assistance International - 24 Hour Worldwide Emergency Service.

This service is only for medical emergencies.

**If you need help in a medical emergency, please call:  
+44 23 8064 4633**

**The numbers from the countries most often visited are as follows:**

France, Greece, Portugal, Spain and Italy  
00 44 23 8064 4633

USA and Canada 011 44 23 8064 4633

Fax number +44 23 8064 4616

**Information needed in medical emergencies:**

- **Your** name, and address, and **your** phone or fax number abroad
- Please state that **you** have a Premier or Premier Direct Current Account
- **Your** policy number shown on the schedule
- The details of **your** booked outward and return journeys
- The type of help **you** need

If **you** go into a hospital abroad and **you** are likely to be in for more than 48 hours, or if **you** have to return **home** early, someone must contact Assistance International for **you** immediately.

**Getting you home after a medical emergency**

If **you** are too ill to return **home** using **your** return travel tickets, Assistance International can arrange other travel for **you**. In special circumstances, they will arrange a road or air ambulance. Before **you** travel, the doctors looking after **you** must provide a certificate confirming that it is medically necessary for **you** to return **home** and that **you** are fit to travel.

**Paying Medical Fees**

If possible, **you** should pay for **your** medical treatment and then claim these costs back when **you** return **home**. If **you** cannot pay the medical costs out of **your** own money, contact Assistance International.

**We** may record or monitor calls for training

purposes or to improve the quality of **our** service.

## Pre-Travel Advice Service

If **you** need information of the kinds shown below, call the Pre-Travel Advice Line on 0845 122 3255 for advice (calls charged at national rates).

The following information will be available for most countries:

- Climate and typical weather.
- Health information: health precautions; vaccination requirements and recommendations.
- Passport and visa requirements and restrictions; tourist import and export allowances; embassy addresses and phone numbers.
- Currencies used including note and coin denominations; current tourist exchange rates; credit card and travellers cheque acceptance;
- General banking hours.
- Local public holidays.
- Languages spoken; time zones; capital city.

There is no charge for the advice provided on this service. While every effort will be made to ensure that all the information provided is correct, the Pre-Travel Advice line is reliant on many information sources outside its control and cannot be held responsible for errors or omissions.

## Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. In this notice, **we** and **us** and **our** means the Ageas Group which includes Ageas Insurance Limited and any holding companies, subsidiaries and other linked companies. **Your** personal information means any information **we** hold about **you** or anyone else in connection with any product or service **we** are providing to **you**.

By taking out this insurance policy, **you** confirm that **we** may use **your** personal information for the purposes explained below. **You** should show this notice to anyone else whose name **you** give to **us** in connection with your insurance policy, as it will also apply to them.

### How we use your personal information

**We** will use **your** personal information to manage **your** insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to **your** insurance adviser.

**We** may also use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

**We** may have to share **your** personal information with other insurers, regulatory authorities or agents providing services on **our** behalf.

**We** will only release **your** personal

information to others if:

- **we** need to do this to manage **your** policy with **us**;
- **you** have given permission to receive promotional material;
- **we** need to prevent fraud;
- **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); or
- there are any other circumstances where **you** have given **your** permission.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let us know as soon as possible.

### Sharing information to prevent fraud

**We** may share **your** personal information with operators of registers used by the insurance industry to check information that is given to **us** and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. **We** may pass information relating to **your** insurance policy and any incident (such as an accident or theft), to these registers.

### Dealing with others on your behalf

To help **you** manage **your** insurance policy subject to passing relevant security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf

in connection with **your** policy.

### Sensitive information

Some of the personal information that **we** ask **you** to provide is known as sensitive personal data. This will include information relating to **your** health, race, religion and any criminal convictions that **you** have. **We** will only use sensitive personal data about **you** to manage **your** policy and to provide the services described in **your** policy documents.

### Monitoring and recording calls

**We** may record or monitor telephone calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may use CCTV recording equipment in and around **our** premises.

### Further information

**You** are entitled to receive a copy of the information **we** hold about **you**. Please contact **our** Data Protection Officer, giving **your** name, address and insurance policy number. **We** are entitled to charge **you** a small administrative fee for this.



Underwritten by Ageas Insurance Limited on behalf of Santander UK plc, apart from Section 13 which is underwritten by Ultimate Insurance Solutions Limited on behalf of certain Underwriters at Lloyd's (each underwriter is only liable for his share of the risk and not for each other's share. You may ask for the names of the Underwriters and the share of risk each has taken on).

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Website: [www.ageas.co.uk](http://www.ageas.co.uk)

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