

Debenhams

Bronze, Silver & Gold Cover

Single and Annual Multi Trip Policies

Bronze Single trip – RTBHS40001-76

Bronze Multi trip – RTBHS40001-79

Silver Single trip – RTBHS40001-77

Silver Multi trip – RTBHS40001-80

Gold Single trip – RTBHS40001-78

Gold Multi trip – RTBHS40001-81

This policy is for residents of the United Kingdom,
the Channel Islands or British Forces Posted Overseas only
For policies issued from **26/11/2020** to **30/04/2021**

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL
ASSISTANCE ABROAD OR NEED TO CUT
SHORT YOUR TRIP:**

**contact our 24 hour assistance team advice line
on:**

+44 (0) 208 103 8249

**IF YOU NEED A CLAIM FORM:
you can download the relevant form:
www.policyholderclaims.co.uk
or contact the claims department on:
+ 44 (0) 208 103 8250**

**IF YOU NEED LEGAL ADVICE:
contact Penningtons Manches LLP:
+44 (0) 345 241 1875**

Travel Insurance by Debenhams is underwritten by tifgroup, a trading name of Travel Insurance Facilities Plc, and insured by Union Reiseversicherung AG, UK (URV).

tifgroup are authorised and regulated by the Financial Conduct Authority.

Union Reiseversicherung AG, UK (URV) are authorised by BaFin in Germany and subject to limited regulation by the Financial Conduct Authority,

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Our pledge to you	Page 1
<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTBHS40001-76/77/78/79/80/81 A your pre-travel policy and RTBHS40001-76/77/78/79/80/81 B your travel policy, specially arranged by Rock Insurance Services Limited on behalf of Travel Insurance Facilities Plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others</p>	
<p>We have a cancellation and refund policy, which you will find in full on page 9. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
<p>Severall Liability – The subscribing Insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:</p>	
<ul style="list-style-type: none"> • Have not started the trip. • Travel must take place within 1 year of the start date of your policy. • Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i> • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas • Are not travelling <u>within your home country</u> for less than 3 days on any one trip. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Are not travelling for more than 94 days when aged 65 years or under, more than 60 days when aged 66 to 75 years or more than 31 days when aged 76 to 85 years, on any one trip when purchasing a single trip policy. • Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy unless you have chosen to extend your cover to 45 or 62 days. Limits apply according to age and region of travel. • Is aged 85 years and under on your Single trip policy. • Is aged 79 years and under on your Annual Multi trip policy. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. • Are not travelling against the advice of your doctor or a medical professional such as your dentist. 	

You must take care, when answering any questions we ask, to ensure that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this policy as if it never existed and decline all claims. However, if we establish that, unknown to you, an insured person deliberately or recklessly provided false or misleading information we shall treat this insurance, in so far as it relates to the insured person concerned, as if it had never existed and decline all claims relating to such insured person. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO DISCUSS YOUR POLICY CALL ON 0343 658 0371

OR TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS CALL ON 01293 665 915

Make sure you have all your medical information and medication details and policy number to hand.

TO MAKE A CLAIM on the policy please visit www.policyholderclaims.co.uk or call **+44 (0) 208 103 8250**.

Open 8am-8pm Monday-Friday, 9am-5pm Saturday and Sunday. You can view our frequent questions and answers www.policyholderclaims.co.uk under 'The forms you may need' section.

FOR LEGAL ADVICE please contact Penningtons Manches LLP on **+44 (0) 345 241 1875**.

Open 8:30am – 7pm Monday – Friday.

IN CASE OF A SERIOUS EMERGENCY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 208 103 8249

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans.

We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> • There is not cover for: <ul style="list-style-type: none"> ○ routine, non-emergency or elective treatment ○ or treatment that can wait until you return home. • Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility. • In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment. • Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care. • Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident. 	<ul style="list-style-type: none"> • Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor. • We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery. • Most airlines require specific criteria to be met in order to accept a 'medical passenger'. • Things change – if your health, stability or vitals change – then so do the plans. • Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. • Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling

+44 161 468 3793.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities.

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you should show your EHIC.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here www.chargecare.net

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 208 103 8249**

Summary of Cover – Bronze (Please note this is a brief overview of the cover provided. You **must** refer to the relevant section in the policy wording for full detail.)

Section	Benefit	Cover available up to:	Excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi-Trip policies from your chosen start date).			
A1	Cancellation-If you are unable to go on your trip	£1,000	£185
A2	If your scheduled airline stops trading	£500	Nil
TRAVEL POLICY (cover starts when your leave home to begin your trip).			
B1	If your scheduled airline stops trading	£500	Nil
	If your departure is delayed by 12 hours or more	£25 per 12hrs up to a maximum of £200	Nil
	Abandonment-If you choose to cancel after a 24 hours delay	£1,000	£185
	Missed departure / Missed connection	£500	£185
B2	If you need emergency medical attention	£10,000,000	£185
	Funeral expenses outside of the UK	£3,000	Nil
	Public hospital inconvenience benefit per 24 hours	£20 per 24hrs up to a maximum of £300	Nil
	Emergency dental treatment	£250	Nil
B3	Curtailment-If you need to come home early	£1,000	£185
B4	If your possessions are lost, stolen or damaged	£1,000	£185
	Valuables	£300	
	Single article/Pair/Set limit	£300	
	Unreceipted items	£150	
	If your possessions are delayed by 12 hours or more	£50 per 12hrs up to a maximum of £200	Nil
B5	If your cash is lost or stolen	£250	£185
	If your passport is lost or stolen	£250	Nil
B6	Personal liability	£2,000,000	£185
B7	Accidental death and disability benefit		
	Accidental death	£10,000	Nil
	Permanent loss of limb or sight	£10,000	Nil
	Permanent total disablement	£10,000	Nil
B8	If there is a natural disaster while you are away	£1,000	Nil
B9	If you need additional pet care due to a delay on your return	£50 per 24hrs up to a maximum of £250	Nil
B10	If you need legal advice	£20,000 in pursuing compensation for an insured event	£185

Summary of Cover – Silver (Please note this is a brief overview of the cover provided. You **must** refer to the relevant section in the policy wording for full detail.)

Section	Benefit	Cover available up to:	Excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi-Trip policies from your chosen start date).			
A1	Cancellation-If you are unable to go on your trip	£2,000	£100
A2	If your scheduled airline stops trading	£1,000	Nil
TRAVEL POLICY (cover starts when your leave home to begin your trip).			
B1	If your scheduled airline stops trading	£1,000	Nil
	If your departure is delayed by 12 hours or more	£30 per 12hrs up to a maximum of £300	Nil
	Abandonment-If you choose to cancel after a 24 hours delay	£2,000	£100
	Missed departure / Missed connection	£750	£100
B2	If you need emergency medical attention	£10,000,000	£100
	Funeral expenses outside of the UK	£4,500	Nil
	Public hospital inconvenience benefit per 24 hours	£25 per 24hrs up to a maximum of £500	Nil
	Emergency dental treatment	£250	Nil
B3	Curtailment-If you need to come home early	£2,000	£100
B4	If your possessions are lost, stolen or damaged	£2,000	£100
	Valuables	£500	
	Single article/Pair/Set limit	£500	
	Unreceipted items	£150	
	If your possessions are delayed by 12 hours or more	£75 per 12hrs up to a maximum of £450	Nil
B5	If your cash is lost or stolen	£400	£100
	If your passport is lost or stolen	£400	Nil
B6	Personal liability	£2,000,000	£100
B7	Accidental death and disability benefit		
	Accidental death	£10,000	Nil
	Permanent loss of limb or sight	£15,000	Nil
	Permanent total disablement	£15,000	Nil
B8	If there is a natural disaster while you are away	£1,500	Nil
B9	If you need additional pet care due to a delay on your return	£50 per 24hrs up to a maximum of £500	Nil
B10	If you need legal advice	£25,000 in pursuing compensation for an insured event	£100

Section	Benefit	Cover available up to:	Excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi-Trip policies from your chosen start date).			
A1	Cancellation-If you are unable to go on your trip	£5,000	Nil
A2	If your scheduled airline stops trading	£1,500	Nil
TRAVEL POLICY (cover starts when your leave home to begin your trip).			
B1	If your scheduled airline stops trading	£1,500	Nil
	If your departure is delayed by 12 hours or more	£50 per 12hrs up to a maximum of £500	Nil
	Abandonment-If you choose to cancel after a 24 hours delay	£5,000	Nil
	Missed departure / Missed connection	£1,000	Nil
B2	If you need emergency medical attention	£10,000,000	Nil
	Funeral expenses outside of the UK	£7,000	Nil
	Public hospital inconvenience benefit per 24 hours	£50 per 24hrs up to a maximum of £750	Nil
	Emergency dental treatment	£250	Nil
B3	Curtailment-If you need to come home early	£5,000	Nil
B4	If your possessions are lost, stolen or damaged	£3,000	Nil
	Valuables	£700	
	Single article/Pair/Set limit	£700	
	Unreceipted items	£150	
	If your possessions are delayed by 12 hours or more	£150 per 12hrs up to a maximum of £750	Nil
B5	If your cash is lost or stolen	£500	Nil
	If your passport is lost or stolen	£500	Nil
B6	Personal liability	£2,000,000	Nil
B7	Accidental death and disability benefit		
	Accidental death	£15,000	Nil
	Permanent loss of limb or sight	£30,000	Nil
	Permanent total disablement	£30,000	Nil
B8	If there is a natural disaster while you are away	£2,000	Nil
B9	If you need additional pet care due to a delay on your return	£75 per 24hrs up to a maximum of £750	Nil
B10	If you need legal advice	£50,000 in pursuing compensation for an insured event	Nil

Optional extensions:

Please find cover which is available at an **additional premium**. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.

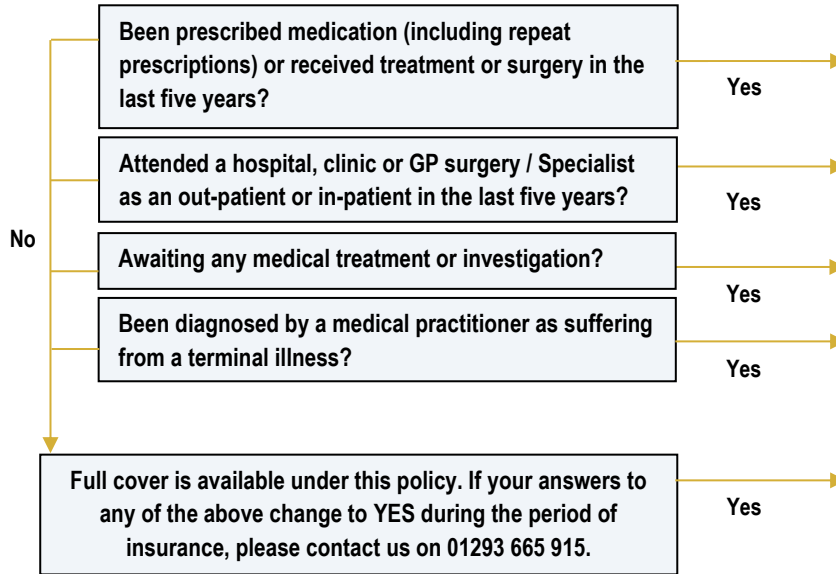
Section	Benefit	Cover available up to:	Excess:
Winter Sports Extension			
B11	If your ski equipment is lost, stolen or damaged	£1,000	As on your main policy
	Single article limit owned by you	£500	
	Single article limit hired by you	£300	
	Unreceipted items	£150	
	If your ski equipment is delayed for 12 hours or more	£100 per 12hrs up to a maximum of £500	Nil
	Loss of ski pass	£25 per 24hrs up to a maximum of £500	Nil
	Piste closure	£200 per 24hrs up to a maximum of £1,000	Nil
Avalanche closure	£200 per 24hrs up to a maximum of £1,000	Nil	
Cruise Extension			
B12	Missed port departure	£1,000	As on your main policy
	Cabin confinement	£100 per 12hrs up to a maximum of £1,000	Nil
	Itinerary change benefit	£200 per 12hrs up to a maximum of £1,000	Nil
	Unused cruise excursions	£500	As on your main policy
	If your formal cruise attire is lost or damaged	£500	As on your main policy
	Single article limit	£100	
	Unreceipted items	£150	
If your formal cruise attire is delayed by 12 hours or more	£500	Nil	
Business Extension			
B13	If your business equipment is lost, stolen or damaged	£2,000	As on your main policy
	Single article limit	£400	
	Unreceipted items	£150	
	Delayed business equipment	£100 per 24hrs up to a maximum of £500	Nil
	Business money	£500	As on your main policy
	If you are unable to start and/or complete your business trip	£1,000	As on your main policy

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy:



If you have answered yes to the questions on the left please contact Debenhams immediately on: **01293 665 915**

You must disclose all your medical condition(s) to us, you cannot choose what you declare and what you don't, because we need to understand your health as a whole to be able to assess the risk you present when travelling, and to let you know whether or this policy is suitable for your needs.

If any of the questions on the left apply to you and you do not declare them, any claim you make whether it is related or not, may only be paid in part or denied altogether.

We may suggest that you cancel this policy, in which case we will refund any premium you have paid, and offer you a policy with similar cover which will cover your existing medical conditions. This policy may mean that you have to pay a higher premium.

We do not recommend travelling unless you have a policy which covers any existing medical conditions you may have, so if you decide not to purchase the alternative policy, we will not be able to provide any cover for your trip, and we will cancel your original policy and refund any premium you have paid.

Full confirmation of our terms and conditions will be sent out to your address after your call.

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

Yes

CHANGE IN HEALTH

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If there is a **CHANGE IN YOUR HEALTH BEFORE YOU TRAVEL**, such as new or increased medication, any referral for tests or specialist appointment, or a new diagnosis/course of treatment, you must tell us otherwise any claim you make whether it is related or not, may only be paid in part or denied altogether.

If we feel that anything you tell us might increase the chances of a claim, we may suggest that you cancel this policy, in which case we will refund any premium you have paid, and offer you a policy with similar cover which will cover your existing medical conditions. This policy may mean that you have to pay a higher premium.

We do not recommend travelling unless you have a policy which covers any existing medical conditions you may have, so if we are unable to provide cover, or if you do not purchase the alternative policy, we will not be able to provide any cover for your trip in which case we will either allow you to make a claim for cancellation or, for single trip policies we will refund the total premium (including any additional premium charged for an existing medical condition) you have paid, and for multi trip policies will refund 1/12th of the total premium (including any additional premium charged for an existing medical condition) you have paid, for each full calendar month remaining on the policy.

To declare any subsequent change please call us on: **01293 665 915** as soon as possible.

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative living in the UK, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 10.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip.

On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date. Subsequent trips start from the date of booking.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is the first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31, 45 or 62 days.

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
 - delay or failure of public transport services during your trip,
 - delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;
- you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.
YOUR PREMIUM	Rock Insurance Services Limited collects and holds premiums as an agent of the insurer. We do not charge a fee for arranging your policy. However ROCK will charge an administration fee of £5.00 if you require an amendment to your policy at a later date.
CANCELLING YOUR POLICIES	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise Debenhams within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased. Single Trip policies – In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. Annual Multi Trip policies – Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium. We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.
BE CAUTIOUS	This policy is designed to cover many eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Debenhams for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR EXCESS	Your policy may need to include an excess for existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Definitions - Where these words are used throughout your policy they will always have this meaning:

AUSTRALIA AND NEW ZEALAND	All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	FLIGHT	A service using the same airline or airline flight number.
BACK COUNTRY	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	FORCE MAJEURE EVENT	War, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions and acts of nature.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	GADGET(S)	Handheld consumer electronic device(s) such as mobile phones, tablets, iPads, Kindles, satnavs, cameras, lenses, camcorders, smart watches, hand held games consoles, headphones, wireless speakers, MP3 players and iPods.
BFPO	British Forces Posted Overseas	DRONE	Un-manned aerial vehicles	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home	HOME COUNTRY	Either the United Kingdom or the Channel Islands.
CASH	Sterling or foreign currency in note or coin form.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, a new medical condition, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	EUROPE	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Channel Islands, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.	INSHORE	Within 12 Nautical miles off the shore
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	EXCESS	The amount you must pay towards any claim as shown in the policy summary, your schedule or any endorsements. The excess applies to each insured person and each event that leads to a claim.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.
CHAPTER 11	A form of bankruptcy that involves the process of the reorganisation plan of a bankrupt company under the supervision of a court or the appropriate regulator and describes how an insolvent company will change structurally to help it pay its debts and stay in business.	EXISTING MEDICAL CONDITION	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	FAMILY	Two adults and their dependents who are under the age of 18, living at the same address and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.
CONNECTING FLIGHT	A connecting flight which departs your first scheduled stopover 12 hours after arrival from your international departure point.			NATURAL DISASTER	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.

<p>OFF PISTE</p>	<p>Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p>	<p>TRAVEL DOCUMENTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>
<p>OFFSHORE</p>	<p>Over 12 Nautical miles off the shore.</p>	<p>REDUNDANCY</p>	<p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>	<p>TRAVELLING COMPANION</p>	<p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>
<p>ON PISTE</p>	<p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p>	<p>RELEVANT INFORMATION</p>	<p>A piece of important information that would increase the likelihood of a claim under your policy.</p>	<p>TRIP</p>	<p>A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation.</p>
<p>PAIR OR SET</p>	<p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p>SCHEDULED AIRLINE</p>	<p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>UNATTENDED</p>	<p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p>POSSESSIONS</p> <p style="text-align: center;">↓</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>SKI EQUIPMENT</p>	<p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p>	<p>UNITED KINGDOM</p>	<p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Valuables</p>	<p>Any item requiring power, either from the mains or from a battery and any electrical items and photographic equipment and accessories used with them such as CD's, drones, e-readers, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems, electronic shavers, fine jewellery and watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a Gadget as shown on page 10). This does not include anything defined as a Gadget on page 10.</p>	<p>SKI PACK</p>	<p>Ski pass, ski lift pass and ski school fees.</p>	<p>WE/OUR/US</p>	<p>Union Reiseversicherung AG, UK.</p>
		<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p>Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <u>any sport/activity</u> please refer to page 25 where there is a list of activities informing you of which activities are covered on the policy as standard.</i></p>	<p>WINTER SPORTS</p>	<p>Skiing, snowboarding and ice skating.</p>
				<p>WORLDWIDE</p>	<p>Anywhere in the world.</p>
				<p>WORLDWIDE EXCLUDING USA, CANADA, MEXICO & CARIBBEAN</p>	<p>Anywhere <i>excluding</i> the United States of America, Canada, Mexico and the Caribbean.</p>

Below are some important conditions and exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified within the section schedule, for any of the following circumstances:

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|---|--|
| <ul style="list-style-type: none"> Any trip under an annual multi-trip policy which are more than 31 days, unless you have chosen to extend your policy to cover trips of 45 days or 62 days and this has been agreed by us in writing. Policies can be extended up to 62 days for Europe only and when under 66 years old, and up to 45 days for Europe only if aged between 66 and 75 years old. | <ul style="list-style-type: none"> You piloting or travelling in an aircraft not licensed to carry passengers. |
| <ul style="list-style-type: none"> Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover <u>in writing</u> and any additional premium has been paid. | <ul style="list-style-type: none"> Participation in any sports and activities listed in Activity Packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 11). |
| <ul style="list-style-type: none"> More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. | <ul style="list-style-type: none"> You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in <u>the UK or the Channel Islands</u> (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/driving-licence-categories |
| <ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. | <ul style="list-style-type: none"> If you are riding pillion, the rider must also hold the appropriate qualifications to ride in <u>the UK</u>. |
| <ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. | <ul style="list-style-type: none"> You travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not. |
| <ul style="list-style-type: none"> Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed <u>in writing</u> any terms applicable. | <ul style="list-style-type: none"> Cruises, unless you have purchased the relevant cruise extension and this has been confirmed by us in writing (see policy definition on page 10). |
| <ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. | <ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed <u>in writing</u>. |
| <ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home. | <ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life). |
| <ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. | <ul style="list-style-type: none"> In respect of all sections other than <i>emergency medical expenses</i> - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| <ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. | <ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. |
| <ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. | <ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA. |
| <ul style="list-style-type: none"> Any claim which is covered under any other insurance policy held at the time of the incident. | <ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine); solvents; or anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents. |
| <ul style="list-style-type: none"> If you choose not to adhere to medical advice given, any claims related to this will not be paid. | |
| <ul style="list-style-type: none"> Manual labour (see policy definition on page 10). | |
| <ul style="list-style-type: none"> If you purchased this insurance with the reasonable intention or likelihood of claiming. | |
| <ul style="list-style-type: none"> You are travelling to an area that is classified as 'Advice against all travel' or 'Advice against all but essential travel' by the Foreign and Commonwealth Office (FCO). | <ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent. |

We will pay:	If you are unable to travel because:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover for your proportion of prepaid:</p> <ul style="list-style-type: none"> transport charges; loss of accommodation; foreign car hire; and pre-paid excursions booked before you go on your trip <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</p>	<p>you were forced to cancel your trip because the following unexpectedly happened before you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> you or anyone insured on this policy, became ill with an infectious disease within 14 days of your trip starting (including contracting Covid-19); you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; your home was burgled, or seriously damaged by fire, storm or flood; you, or a travel companion were called for jury service or required as a witness in a court of law; you, or a travel companion were made redundant; you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign and Commonwealth Office (FCO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> you have paid your excess or accepted it will be deducted from any settlement; you are not claiming due to a known event; you are able to provide evidence from a medical professional confirming your illness or infectious disease; you did not cancel your trip because: <ul style="list-style-type: none"> you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; you simply did not want to travel or had a fear of travelling; you could no longer afford to pay for the trip; of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; of any epidemic, or pandemic as declared by the World Health Organisation (WHO); of FCO, government or local authority advice relating to any infectious disease including Covid-19; you, or a travel companion did obtain the required travel documents, inoculations or vaccinations for the area you are travelling to; you, or a travel companion are not the defendant in a court of law; you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; you are able to prove your financial loss; you did not purchase insurance with the reasonable intention or likelihood of claiming; your claim is not relating to course charges or tuition fees unless agreed in writing by us; you do co-operate with us. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 12).

Words with important meanings in this section (highlighted in bold)

<p>BFPO – British Forces Posted Overseas. close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim. co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p>	<p>existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control. family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation. home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO. ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p>	<p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike. period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit. redundant – being an employee where you qualify under the provision of the Employment Rights Acts. travel companion - a person(s) with whom you have booked to travel on the same trip.</p>	<p>travel documents - Current passports, ESTAs, Valid Visa's, travel tickets, European Health Insurance Cards (EHIC). trip - travel during the period of insurance. trip destination- the final destination shown on your travel itinerary. unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets. we/our/us - Union Reiseversicherung</p>
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If your scheduled airline stops trading (Policy A Section 2)

We will pay:	If:	Provided your:	If you need to claim:
up to amount shown on your schedule of cover for any amounts already paid for the scheduled flight that you are unable to get back.	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss. 	<ul style="list-style-type: none"> scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom, Channel Islands or BFPO and it is not part of an inclusive trip or holiday package. booking has not been taken over by another airline. claim is not for additional expenses if you are forced to rearrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. 	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket.</p>

BE AWARE! No cover is provided under this section due to;

- anything mentioned in the conditions and exclusions (page 12).
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

Your travel policy - if your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	Provided:	If you need to claim:
up to amount shown on your schedule of cover for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.	<ul style="list-style-type: none"> the airline on which you are booked becomes insolvent after your departure from your home country. 	<ul style="list-style-type: none"> you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. 	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
up to amount shown on your schedule of cover	<ul style="list-style-type: none"> the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed 	
up to amount shown on your schedule of cover	<ul style="list-style-type: none"> after 24 hours of delay at the airport, rail terminal or port for your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not less than 2 days duration or is a one-way trip. your excess has been paid or deducted from any settlement. your flight was not cancelled by the airline. you are not abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO). you are not abandoning your trip due to FCO, government or local advice relating to any infectious disease including Covid-19. 	
up to amount shown on your schedule of cover for alternative transport to get you to your trip destination.	<ul style="list-style-type: none"> the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure or first connecting flight from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>for trips outside & inside your home country: up to amount shown on your schedule of cover outside your home country OR up to £2,000 inside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> any costs where you have not paid your excess. treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment. costs of private treatment <u>unless our 24 hour Assistance Team has agreed</u> and adequate public facilities are not available. replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. the cost of early repatriation when medical treatment of a standard acceptable by our Assistance Team is available locally. 	<p>FOR MEDICAL EMERGENCIES</p> <p>+44 (0) 208 103 8249</p> <p>Call our 24 hour Assistance Team, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p>
<p>up to amount shown on your schedule of cover</p> <p>up to amount shown on your schedule of cover</p> <p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> your death outside your home country for your burial or cremation. each full 24 hours that you are in a <u>public hospital abroad</u> as an in-patient during the period of the trip in addition to the fees and charges. emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> the cost associated with the diversion of an aircraft due to your death, injury or illness. repairs to or for artificial limbs or hearing aids. the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home. work involving the use of precious metals in any dental treatment. the provision of dentures, crowns or veneers. any treatment or work which could wait until your return home. 	<p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the Assistance Team were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHIC card.</p>

BE AWARE! This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12) (including any treatment, tests and associated illnesses related to any pre-existing medical condition not disclosed to us).
- any costs and expenses for inpatient treatment or repatriation transportation or additional accommodation or travel or burial or cremation costs unless they have been authorised by our 24 hour Assistance Team.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that, in the opinion of our Assistance Team, in consultation with your treating doctor, you can return home or which can wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with our Assistance Team.
- any claim where you went against FCO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</p> <p>PLEASE NOTE: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p>	<p>you to cut short your trip because the following unexpectedly happened after you left home which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you or anyone insured on this policy, became ill with an infectious disease during your trip (including contracting Covid-19); • you, a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (excluding contracting Covid-19), was injured or died; • your pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; • as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign and Commonwealth Office (FCO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel. 	<ul style="list-style-type: none"> • you have paid your excess or accepted it will be deducted from any settlement; • you are not claiming due to a known event; • you are not claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO); • you are not claiming due to FCO, government or local authority advice relating to any infectious disease including Covid-19; • you do not ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; • you did not cut short your trip because: <ul style="list-style-type: none"> - you simply did not want to continue travelling or had a fear of continuing your trip; - you could no longer afford to pay for the trip; - of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; - of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your trip; • you, or a travel companion are not the defendant in a court of law; • you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds; • you do not ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; • you do not ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are able to prove your financial loss; • you did not purchase insurance with the reasonable intention or likelihood of claiming; • your claim is not relating to course charges or tuition fees unless agreed in writing by us; • you do co-operate with us. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>If you need to cut short your trip:</p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Assistance Team</i>.</p> <p>+44 (0) 208 103 8249</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 12).

Words with important meanings in this section (highlighted in bold)

<p>BFPO – British Forces Posted Overseas.</p> <p>close business colleague – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your trip. A senior manager or director of the business must confirm this in the event of a claim.</p> <p>co-operate – provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.</p> <p>existing medical condition – see Page 10.</p>	<p>family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.</p> <p>home – one of your normal places of residence in the United Kingdom, the Channel Islands, Isle of Man or BFPO.</p> <p>ill/illness – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.</p> <p>known event – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.</p>	<p>natural disaster – fire, flood, earthquakes, storm, lightening, explosion or hurricane.</p> <p>period of insurance - the trip dates shown on the insurance schedule or if the policy is multi-trip, a trip that does not exceed the stated limit.</p> <p>repatriation - returning you to your home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.</p> <p>travel companion - a person(s) with whom you have booked to travel on the same trip.</p>	<p>trip - travel during the period of insurance.</p> <p>trip destination- the final destination shown on your travel itinerary.</p> <p>unexpectedly – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream medical outlets.</p> <p>we/our/us - Union Reiseversicherung</p>
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We will pay:	For:	Provided you:	If you need to claim:																
<p>up to amount shown on your schedule of cover for <u>your</u> possessions, with a maximum amount for:</p> <p>Valuables</p> <p>Single Article/Pair/Set Limit</p> <p>Unreceipted items up to a maximum of:</p>	<table border="0"> <thead> <tr> <th></th> <th>Bronze</th> <th>Silver</th> <th>Gold</th> </tr> </thead> <tbody> <tr> <td>Valuables</td> <td>£300</td> <td>£500</td> <td>£700</td> </tr> <tr> <td>Single Article/Pair/Set Limit</td> <td>£300</td> <td>£500</td> <td>£700</td> </tr> <tr> <td>Unreceipted items up to a maximum of:</td> <td>£150</td> <td>£150</td> <td>£150</td> </tr> </tbody> </table>		Bronze	Silver	Gold	Valuables	£300	£500	£700	Single Article/Pair/Set Limit	£300	£500	£700	Unreceipted items up to a maximum of:	£150	£150	£150	<ul style="list-style-type: none"> have complied with the carrier's conditions of carriage. have notified the Police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Policy Holder Claims 2nd Floor, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
	Bronze	Silver	Gold																
Valuables	£300	£500	£700																
Single Article/Pair/Set Limit	£300	£500	£700																
Unreceipted items up to a maximum of:	£150	£150	£150																
<p>up to amount shown on your schedule of cover</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. <ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 																		

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12) or any items that do not fall within the categories of cover listed above.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, Gadgets, perishable goods, tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person:</p> <p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your cash or passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For all losses you should report to the Police as soon as practicable, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>For loss of cash we will also require:</p> <p>(a) currency exchange rate confirmations from your home country for foreign currency.</p> <p>(b) where sterling is involved, documentary evidence of possession (e.g. cash withdrawal receipt or bank statement showing withdrawal).</p> <p>For a lost or stolen passport you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.
- you are not otherwise insured for this incident.

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> • legal liability for damages (and claimant's costs and expenses) and defence costs occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> - accidental bodily injury of any person. - loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. - loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> • liability for loss of, or damage to, property or accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> - your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. - your ownership, care, custody or control of any animal. • compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> - land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms, incendiary devices or drones. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p> <p>Forwards to the Claims Handler IMMEDIATELY upon receipt every letter, claim, writ, summons or process.</p> <p>Notify the Claims Handler in writing when you have knowledge of any impending prosecution, inquest, fatal accident or official inquiry in connection with any such accident.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- accidental bodily injury, illness or disease suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your schedule of cover</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death.</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> • you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. • you are not under 18 or over 74 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

(* Where you are not in paid employment or occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy four (74) at the time of the incident

If there is a natural disaster while you are away (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation with a 20 mile radius, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. you are not claiming due to a known event. <p>your trip is not:</p> <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed as part of a tour operator's package holiday. 	<p>You will need to provide written evidence from your tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to FCO, government or local advice relating to any infectious disease including Covid-19.

If you need additional pet care due to a delay on your return (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p>	<ul style="list-style-type: none"> every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees. every complete period of 24 hours that you are unable to return home due to your illness. 	<ul style="list-style-type: none"> your pets stay exceeds the pre-booked period of accommodation. your claim does not form part of the original pre-booked duration for your pet. you reached your international departure point on your return journey home in time to board the pre-booked transport. you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay. you have a valid claim under section B2. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to the claims office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any claim where the delay is less than 24 hours in total.

We will pay:	For:	Provided:	If you need to claim:
<p>up to amount shown on your schedule of cover</p> <p>and for 30 minutes legal advice on the telephone</p>	<ul style="list-style-type: none"> • legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. • enquiries relating to your insured trip. 	<ul style="list-style-type: none"> • your excess has been paid or deducted from any settlement. • you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive. • legal proceedings in the USA or Canada follow the contingency fee system operating in North America. • you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office. • we believe that you are likely to obtain a reasonable settlement. • the costs cannot be considered under an arbitration scheme or a complaints procedure. • you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider. • the claim is not due to damage to any mechanically propelled vehicle. • the claim is not pursued in more than one country. • the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim. • you take all reasonable steps to keep any costs as low as possible. • costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses. 	<p><i>If you have an accident abroad and require legal advice you should contact:</i></p> <p><i>Penningtons Manches LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</i></p> <p><i>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer.</i></p> <p><i>To obtain this service you should telephone: 0345 241 1875</i></p> <p><i>Opening Hours Mon – Fri 8:30am -7pm</i></p>

Choosing an appointed representative.

Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

- *If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;*
- *We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;*
- *We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;*
- *If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility.*
- *Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. No cover is provided for anything mentioned in the conditions and exclusions (page 12).*

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 21 days in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are a beginner skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000 for hired or owned ski equipment.</p> <p>single article limit: owned: £500 hired: £300 Unreceipted items: £50 per item up to a maximum of £150</p> <p>up to £100 per 12 hours delay, up to a maximum of £500</p> <p>up to £25 per 24 hours up to a maximum of £500</p>	<ul style="list-style-type: none"> at our option to repair or replace any ski equipment that is damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. the loss of use of your ski pass following your injury or illness during your trip. 	<ul style="list-style-type: none"> you have complied with the carrier's conditions of carriage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and / or their contents or ski equipment damaged whilst in use. on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski 	<p>For all loss or damage claims during transit: you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to: The Recoveries Department at Policy Holder Claims 2nd Floor, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £200 per 24 hours up to a maximum of £1,000</p>	<ul style="list-style-type: none"> each <i>full 24 hour period</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. 	<ul style="list-style-type: none"> you are skiing during the peak season for the ski resort you are skiing/snowboarding in. you have obtained a letter from the local ski school or ski resort management stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
<p>up to £200 per 24 hours up to a maximum of £1,000</p>	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. 	<ul style="list-style-type: none"> you are not claiming for more than £200 per full 24 hour period. 	

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 12).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort
- you are not otherwise insured for this incident.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you want to make a claim:
<p>Up to a maximum of £1,000 for missed port departure</p> <p>Up to £100 per 24hrs up to a maximum of £1,000 for cabin confinement</p> <p>Up to £200 per port up to a maximum of £1,000 for cruise itinerary changes</p> <p>Up to £500 for unused cruise excursions</p>	<ul style="list-style-type: none"> reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure. each full 24hrs that you are confined to your cabin or in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid. up to £100 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions. if you are unable to use your pre-booked cruise excursions due to being confined to your cabin or hospital on the ship due to illness or injury during the trip. 	<ul style="list-style-type: none"> you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. you have independent written confirmation of the circumstances. you have not been offered alternative transport, or compensation from your tour operator or cruise provider. you are not claiming for a missed port caused by strike or industrial action. you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure. you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it. you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator. there is a valid claim under section B2 of this policy. 	<p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p> <p>For all losses: you should report to the Police as soon as possible, within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>you should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay.</p>
<p>Up to £500 if your formal cruise attire is lost or stolen</p> <p>Single Article Limit - £100</p> <p>Unreceipted items - £50 per item up to £150</p> <p>Up to £500 if your formal cruise attire is delayed by 12 hours</p>	<p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear; <p><i>or</i></p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. the purchase or hire of replacement items of formal cruise attire if your formal cruise attire is delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you boarded your ship. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. you have notified the Police, your carrier or tour operator's representation and obtained an independent written report. you own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £150 in value. you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. you have obtained written confirmation of any loss, damage or delay. you are aware that we will only accept original purchase receipts for any items lost or stolen, these will not be returned to you following settlement of your claim. 	<p>You will need to obtain independent confirmation of the circumstances.</p> <p>You can provide a written report confirming the length of confinement with your cabin during your trip.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>

BE AWARE!

No cover is provided under this cruise extension for:

- anything mentioned in the conditions and exclusions (page 12).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss.
- any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had already happened before you left home.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to FCO, government or local advice relating to any infectious disease including Covid-19.

We will pay:	For:	Provided:	If you want to make a claim:
<p>Up to a maximum of £2,000 (Single Article Limit: £300) (Unreceipted Items: £150)</p>	<p>either</p> <ul style="list-style-type: none"> the cost of repairing business equipment that is damaged whilst on your business trip, up to the originally purchase price of the item, less an allowance for age, wear and tear <p>or</p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your business trip. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay. you or your employer/business associate own the items you are claiming for and are able to provide evidence of ownership and/or proof of purchase for any items over £50 in value. you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. <p>you are not claiming for</p> <ul style="list-style-type: none"> mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories. cash stolen from anywhere other than, your person, a safe, or safety deposit box. any business equipment left unattended (<i>including in luggage during transit</i>), except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission. business money that is not on your person or in a safe/deposit box. <ul style="list-style-type: none"> the travel and accommodation costs and expenses are of the same standard/cost to the original booking. the necessity of a replacement employee complies with the terms in section A1, B2 & B3 of your pre travel and travel policy. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Policy Holder Claims 2nd Floor, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p>
<p>Up to £500</p>	<ul style="list-style-type: none"> the cost of hiring replacement business equipment if your business equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> cash stolen from anywhere other than, your person, a safe, or safety deposit box. any business equipment left unattended (<i>including in luggage during transit</i>), except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
<p>Up to £500</p>	<ul style="list-style-type: none"> the transportation costs of replacing business samples if they are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 	<ul style="list-style-type: none"> business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. 	<p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p>
<p>Up to £500</p>	<ul style="list-style-type: none"> the loss or theft of your business cash during your business trip. 	<ul style="list-style-type: none"> the travel and accommodation costs and expenses are of the same standard/cost to the original booking. the necessity of a replacement employee complies with the terms in section A1, B2 & B3 of your pre travel and travel policy. 	<p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>Up to £1,000</p>	<p>either</p> <ul style="list-style-type: none"> a replacement employee. <p>or</p> <ul style="list-style-type: none"> for you to return within one month of the event to complete the planned duties you were unable to complete due to your: <ul style="list-style-type: none"> hospitalisation prior to your trip; repatriation during your trip; necessary curtailment of your trip. 		

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your work place insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.policyholderclaims.co.uk under 'The forms you may need' section.

No cover is provided under this business extension for:

- anything mentioned in the conditions and exclusions (page 12).
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, Gadgets, perishable goods, tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated. Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on 0343 658 0371 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.

Activity Pack 1 – Covered as standard Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

For Sections A1, B1-B9 & B11-B13

Section B10 – Legal Expenses Claims

Please visit
www.policyholderclaims.co.uk
 to download a claim form.
 You can also email
claims@policyholderclaims.co.uk
 or call
 0208 103 8250
Open 8am - 8pm Weekdays, 9am - 5pm Saturday and Sunday

If you have an accident abroad and require legal advice you should contact:
Penningtons Manches LLP
Open 8:30am – 7pm Weekdays
To obtain this service you should telephone
+44 (0) 345 241 1875

You need to:

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| <ul style="list-style-type: none"> • produce your insurance validation documentation confirming you are insured before a claim is admitted. • give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time. • provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance). | <ul style="list-style-type: none"> • pass on to us immediately every writ, summons, legal process or other communication in connection with the claim. • provide full details of any House Contents and All Risks insurance policies you may have. • ensure that all claims are notified within 3 months of the incident occurring. • not abandon any property to us or the claims office. • not admit liability for any event or offering to make any payment without our prior written consent. |
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We can:

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| <ul style="list-style-type: none"> • make your policy void where a false declaration is made or any claim is found to be fraudulent, as detailed on page 9. • take over and deal with, in your name, the defence/settlement of any claim made under the policy. • subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy. • obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval. • only make claims payments by electronic BACS transfer, unless otherwise agreed by us. • we will pay a maximum of £80 for medical records/ completion of a medical certificate. | <ul style="list-style-type: none"> • cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip under a single trip policy. • not make any payment for any event that is covered by another insurance policy. • only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance. • settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you. • submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom, the Channel Islands or BFPO. |
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DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager’s attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner’s Office and undertake to comply with the General Data Protection Regulation (“GDPR”) and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

If your complaint is regarding the selling of your policies please contact: The Compliance Manager, ROCK Insurance Group, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ or email admin@rockinsurance.com

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email complaints@tifgroup.co.uk who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.financial-ombudsman.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc. Registered Office: 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Administration Facilities, Travel Claims Facilities and tifgroup-assistance are trading names of Travel Insurance Facilities plc.

