



Alpha 100 Excess Backpacker & Longstay Pre Travel and Travel Policies

For policies issued from 01/11/2018 to 31/10/2019

Master policy number LSAIS40044-04 A & B

This policy is for residents of the United Kingdom, the Channel Islands and BFPO only
ALL TRAVEL MUST TAKE PLACE WITHIN 24 MONTHS OF THE START DATE OF YOUR POLICY

YOUR IMPORTANT INFORMATION

IF YOU NEED TO MAKE ANY CHANGES TO YOUR POLICY OR HAVE ANY QUESTIONS ABOUT THE COVER PROVIDED

contact Travel Administration Facilities

+44 (0) 203 829 6764

OPEN 8AM – 8PM MON-FRI, 9AM – 5PM SAT & SUN

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

contact Emergency Assistance Facilities 24-hour medical advice line

+44 (0) 203 824 0706

IF YOU NEED TO MAKE A CLAIM

Make sure you check your schedule of insurance and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you.

contact Travel Claims Facilities

+44 (0) 203 824 0705

OPEN 8AM – 8PM MONDAY TO FRIDAY, 9AM – 1PM SATURDAY

PLEASE LISTEN CAREFULLY TO THE INSTRUCTIONS SO THAT YOUR CALL IS DIRECTED TO THE CORRECT TEAM.

Please note your Policy ref no: ATI.....

Alpha Travel Insurance is underwritten by Travel Insurance Facilities PLC and insured by Union Reiseversicherung AG, UK. Alpha Travel Insurance is a trading name of Travel Insurance Facilities PLC which is authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG is authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

Page	Contents	
2	Summary of cover	
3	Additional policy information	
4	Criteria for purchase	
5	Policy information	
6	Disclosure of a change in health after purchasing your policy	
7-8	What to do in a medical emergency	
9-10	How to make a claim	
11	How your policies work	
12-14	Definitions	
15-16	What is not covered	
Policy A	Your pre-travel policy	Section
17	If you are not able to go on your trip	A
Policy B	Your travel policy	Section
18	If your travel plans are disrupted	B1
19	If you need emergency medical attention	B2
20	If you need to come home early	B3
21	If your possessions are lost, stolen, damaged or delayed	B4
22	If your passport is lost or stolen	B5
23	Personal liability	B6
23	Accidental death and disability benefit	B7
24	If you need legal advice	B8
25	Scheduled airline failure	B9
Extensions available on payment of an additional premium		
26	Gadget & mobile phone extension	B10
Other information		
27	Additional sports and activities	
28	Your right to complain	
29	Data Protection – Personal Information	
www.alphatravelinsurance.co.uk		

Your insurers details

Sections A and B1 – B9 are underwritten by Travel Insurance Facilities plc and insured by 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 FRN306537. Travel Administration Facilities, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

Section B10 (your gadget & mobile phone extension) is administered by Bastion Insurance Services Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich.UK Branch office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Bastion Insurance Services Limited and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

BE AWARE!



The sums insured shown are the maximum amount payable under the policies for each insured person
 The excess shown is the amount that each insured person must contribute towards a claim for each and every incident.

The table below is designed to show you what cover may be available under this insurance, and is subject to the terms, conditions and exclusions detailed in the policy

SECTION:	PAGE:	COVER NAME:	COVER IS AVAILABLE UP TO:	YOUR EXCESS:
A	17	If you are not able to go on your trip	£1,250	£100
B1	18	If you choose to cancel after a 24-hour delay	£1,250	£100
B2	19	If you need emergency medical attention	£10,000,000	£100
		Public hospital inconvenience benefit	£25 for each 24-hour period up to £500 in total	Nil
B3	20	If you need to come home early	£1,250	£100
B4	21	If your possessions are lost, stolen or damaged <i>(NB please refer to policy for item limits)</i>	£1,500	£100
		If your possessions are delayed by 12 hours	£150	Nil
B5	22	If your passport is lost or stolen	£250	Nil
B6	23	Personal liability	£1,000,000	£100 (£250 for damage to trip accommodation)
B7	23	Accidental death & disability benefit	£10,000	Nil
B8	24	If you need legal advice	£10,000	£100
B9	25	Scheduled airline failure	£1,000	£100

OPTIONAL EXTENSIONS – PLEASE NOTE: THE EXTENSIONS SHOWN BELOW REQUIRE PAYMENT OF AN ADDITIONAL PREMIUM AND DO NOT FORM PART OF YOUR COVER UNLESS SPECIFICALLY STATED ON YOUR INSURANCE VALIDATION DOCUMENT

SECTION:	PAGE:	COVER NAME:	COVER IS AVAILABLE UP TO:	YOUR EXCESS:
Gadget & mobile phone extension B10	26	If your gadget is accidentally lost, stolen or damaged	£1,000	£100

Return Home Extension

BE AWARE!



BE AWARE – you cannot claim for any travel expenses under this extension

RETURN HOME EXTENSION:

The cover under Policy B allows you to make 2 return trips to your home country during the policy period. However, you must be aware of the following conditions that will apply should you choose to use this option:

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

All cover ceases if you have made a claim or intend to make a claim under Policy B Section 3.

One-way trips and proof of intent to return to the UK

PLEASE NOTE – This insurance does not cover one-way trips where you have no intention of returning to the UK. We are able to cover trips where you do intend to return to the UK but have not yet booked your return ticket, however, in the event of a claim you may need to prove this intent.

Examples of what is proof of intent to return:

- Confirmation of college/university placement
- Contract of employment commencement date
- Rental agreement for property in the UK
- Hospital consultant appointments in the UK
- Copy of log book confirming ownership of vehicle, with proof of current tax
- Court summons/appearances
- Mortgage agreement
- Current home/contents insurance (in their name)
- Future travel plans (flight bookings) leaving and returning to the UK

Examples of what is not proof of intent to return:

- Payslip
- UK bank account
- GP/local surgery appointment
- Wedding/christening/family event invitation
- Expiry of Visa

If you would like to discuss this further please contact us via website@alphatravelinsurance.co.uk

BE AWARE!



This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:

- Have not started the trip (*see definition on page 12*).
- Are a resident* of the United Kingdom, Channel Islands or BFPO.
- You must be able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or BFPO within your trip dates unless and extension has been agreed with us and we have confirmed in writing.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Will take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Are not travelling against the advice of a medical professional.
- Are not taking a trip which involves a cruise (*see definition on page 11*).

Additional criteria for gadget & mobile phone extension

We can only insure gadgets that are:

- Purchased as new, in the UK, with evidence of ownership available (*see definition on page 13*).
- Purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available (*see definition on page 13*).
- Gifted to you as long as you are able to provide a gift receipt.
- Not more than 36 months old at the date you start your trip.
- In good condition and full working order at the date you start your trip

* We define a resident as being someone who has their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy

Accurate and relevant information

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you volunteer is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so we reserve the right to void your policy from inception. In the event that it becomes necessary to do this, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

Because an insurance policy can only provide cover in respect of accident, illness, loss or damage for an event/occurrence which is sudden, unforeseen and beyond your reasonable control, you must also tell us if you are aware of any circumstances at the time you purchase this insurance, or at any time afterwards, which could possibly result in you having to make a claim; otherwise you may not be covered. You can do this by calling: **0203 829 6764**.

We reserve the right to charge an additional premium, amend the policy terms, or decline to offer cover if we feel that the information you give us changes our assessment of the risk involved.

If you need to make any changes to your policy or have any questions about the cover provided

please contact

0203 829 6764

Open 8am – 8pm Monday to Friday, 9am – 5pm Saturday & Sunday

If you need to declare a medical condition (please also see Page 5)



please visit

www.alpha.protectif.co.uk



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.

Policy information

The Alpha policy has been specially arranged for by Travel Insurance Facilities PLC and is made up of a number of different sections offering different types of cover provided by the different insurers shown on page 1, (and again below) and brought together to create this product for you. It will depend on which policy you have purchased, (plus any upgrade options) and the premium you have paid as to which sections of cover in this policy wording actually apply to you.

YOUR INSURERS

Your Pre-Travel Policy – [Master Policy – LS AIS40044-04 A](#)

Section A is underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.,

Your Travel Policy – [Master Policy – LS AIS40044-04 B](#)

Sections B1 – B9 are underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

Section B10 is administered by Bastion Insurance Services Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown 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. This insurance policy wording is a copy of the master policies and is subject to the same terms, conditions and exclusions of the master policies.

No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your needs. In this case you must contact us within 14 days of purchase for a refund to be considered (please refer to page 10, for more information).

When your policies start and end

The cover under your pre-travel policy, on single trip policies 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.

The cover under your travel policy starts when you commence your trip and ends when you complete your trip (*see definition of trip on page 12*). Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is the first.

No further trips are covered.

Extension of period

In the event of either your injury or illness during your trip or the delay or failure of public transport services on your return journey, you are unable to return home on your original pre-booked date, cover will be automatically extended without additional premium until it is medically appropriate for you to return home, or normal transport services are resumed enabling you to return home.

Disclosure of a change in health after purchasing your policy

Your policies may not cover claims arising from your medical conditions.
You need to tell us anything you know that is likely to affect our accepting you for cover.

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

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

- Any type of heart or circulatory condition? Yes →
- Any type of stroke or high blood pressure? Yes →
- Any type of breathing condition (such as Asthma)? Yes →
- Any type of Cancer (even if now in remission)? Yes →
- Any type of Diabetes? Yes →
- Any type of bowel disorder? →
- Has your doctor altered your regular prescribed medication in the last 3 months? Yes →

No ↓

In the last 2 years - have you, or anyone insured under this policy been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? Yes →

No ↓

Are you waiting for any tests, treatment or a non-routine hospital appointment? Yes →

No ↓

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

No ↓

Full Cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us **0203 829 6764**


If you have just purchased your policy and you have answered yes to the questions on the left, you **must** tell us, otherwise your cover may be invalid.

To declare your conditions and validate your cover please visit www.alpha.protectif.co.uk


If an additional premium is required and you decide not to pay the additional premium the declared medical conditions and any recognised complications caused by the declared conditions will **not** be covered.

Any additional medical conditions not declared to us will not be covered.

Full confirmation of our terms and conditions will be e-mailed to you.



We are unable to medically screen or provide cover for any existing medical condition (or any recognised complication caused by the existing medical condition) of any travelling companion who is not insured with us, a non-travelling close relative, the person you are intending to stay with, or a non-travelling close business associate.

BE AWARE! 

Change in health Page 6

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you **must** advise Travel Administration Facilities as soon as possible on:

0203 829 6764

We will advise you what cover we are able to provide for your change in health, as defined on page 11, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE!



We do not provide any cover for:

- claims caused by the existing medical condition (or any recognised complication caused by the existing medical condition) of any travelling companion who is not insured with us, or a non-travelling close relative, or the person you are intending to stay with, or a non-travelling close business associate.
- any circumstances that are not specified in your policies.

Your policy is designed to cover your reasonable costs incurred in the event of an unforeseen medical emergency whilst you are on your trip. The notes below are designed to help you in the event that you need to make a claim under this section of the policy.

BE AWARE!



This policy does not cover the cost of private medical treatment unless it has been approved in advance by our *24-hour emergency assistance service*

Our experience shows that medical incidents fall into two categories, namely: [Outpatient treatment](#) usually involving minor ailments which entail a visit to the local chemist, doctor or clinic, and [Inpatient treatment](#) which usually entails an admission to a hospital or clinic. Below you will find advice on what to do in each instance:

Outpatient treatment

If you need to see a doctor, ask your hotel reception or tour representative for the nearest [public / state medical facility](#). Some hotels will urge you to seek private treatment, however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment.

In Europe you should show them your EHIC card, and have it accepted. Medical treatment should be free or at a reduced cost, if so you will not be required to contribute towards the claim because the policy excess will be reduced to NIL. You will only be covered for the cost of private treatment in these countries if this is approved in advance by our *24-hour emergency assistance service +44 (0) 203 824 0706*

Elsewhere it is advisable to seek advice on where to go for treatment from our *24-hour emergency assistance service +44 (0) 203 824 0706* if possible, as standards of medical facilities vary greatly and to avoid unnecessary admissions and treatment at inflated prices.

How to pay for your treatment: Outpatient bills [less than £500 should be paid by you](#) at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.



In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of [Charge Care International](#) whom we have appointed to act on our behalf.

To take advantage of this service please show the treating doctor or clinic the logo printed here as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. For those countries that the EHIC doesn't apply or if you have not presented it at the time of treatment, the doctor/clinic will collect the policy excess from you and send their bill to Charge Care for payment.

The countries where this service is available are: [Greece and the Greek Islands, Cyprus, Bulgaria, Egypt, and Turkey](#) www.chargecare.net

In-patient treatment

In the event of a serious emergency, you should call an ambulance using the local equivalent of a 999 number and then contact the *24-hour emergency assistance service* who may offer you advice on the nearest appropriate facility. We strongly suggest you put their telephone number *+44 (0) 203 824 0706* into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our *24-hour emergency assistance service* will be able to obtain a medical report if required.

If you are unable to contact our *24-hour emergency assistance service* prior to your admission to a hospital or clinic, you **must** contact them as soon as you possibly can.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have [Alpha Travel Insurance](#), your receipt number and the date it was bought
- patient's UK GP contact details in case they need further medical information

What will happen next? Once you have contacted our *24-hour emergency assistance service* you will speak to a member of the operations team who will take down the basic particulars of your case, and allocate a case number. If necessary they will confirm that you are insured and provide the hospital or clinic with the appropriate billing instructions. Your case may be referred to one of the doctors on the team who will, if necessary, contact you to ascertain the exact nature of your injury or illness and then put in place the appropriate strategy to ensure that you receive the correct treatment and, if required, advice on your repatriation.

Your policy is designed to cover your reasonable costs incurred in the event of an unforeseen medical emergency whilst you are on your trip. The notes below are designed to help you in the event that you need to make a claim under this section of the policy.

BE AWARE!



This policy does not cover the cost of private medical treatment unless it has been approved in advance by our *24-hour emergency assistance service*

Other things to bear in mind

We understand that if you are suddenly faced with a medical emergency it can be very stressful and frightening. The following is a guide to help you cope in such a situation, and understand how the *24-hour emergency assistance service* will work on your behalf.

- Always remember that your travel insurance does not cover the cost of private medical treatment unless it has been approved by our *24-hour emergency assistance service*
- We suggest that you nominate one person to be the contact point for the *24-hour emergency assistance service*, this will ensure that they are not trying to explain matters to numerous people, which simply causes confusion and delay for everyone concerned.
- Make sure your mobile phone is fully charged, and able to receive incoming calls when you are abroad.
- It will not always be possible for the *24-hour emergency assistance service* doctor to call you back straight away, this could be due to time zone differences or because he is awaiting further information from the treating doctor or hospital. This does not mean that you have been forgotten, and wherever possible a member of the operations team will keep you regularly updated.
- Please remember that the first priority of the *24-hour emergency assistance service* is your safety and wellbeing, and that they will take the appropriate action necessary to ensure this. Such action could entail:
 - Moving you from a private facility (if you have not been admitted to a state registered hospital) where the standard of treatment might be inadequate or the price of treatment inflated for tourists.
 - A request for further tests to be made by the treating doctor to evaluate when, and what method of repatriation would be suitable.
 - Recommending an extended stay in the hospital (or a local hotel) until your condition has stabilised sufficiently to allow your safe return home.
- Although the local doctor might discharge you from hospital and suggest that you can return home, there are regulations imposed by airlines regarding when you can, and cannot fly following a serious accident or an operation. Our *24-hour emergency assistance service* doctors are experts in aviation medicine, and the decision as to when it is safe for you to fly home should be left in their hands.
- Never provide a medical facility with your credit card details or surrender your passport to them.
- Do not sign anything without first contacting us.
- You may be required to obtain your medical records in the event of a claim

What happens if you miss your return flight due to illness or injury?

Don't worry, provided you have contacted our *24-hour emergency assistance service* your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our *24 hour emergency assistance service* will liaise with you and, where necessary, with your treating doctor to decide when you are fit to travel.

What if I want to come home early?

This policy covers you to come home early because you are ill or injured, only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our *24-hour emergency assistance service* on **+44 (0) 203 824 0706** for advice first.

If you need to come home for any other reason, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities. **+44 (0) 203 824 0705** their office hours are 8am – 8pm Monday to Friday, 9am – 1pm Saturday

Make sure you check your schedule of insurance and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you.

For medical emergency claims where you have not paid anything but there are outstanding bills you would like us to settle on your behalf you will need to pay the excess to us in advance, either by cheque payable to Travel Claims Facilities, or you can call and we can take payment over the phone.

telephone our Claims Line

0203 824 0705

8am – 8pm Monday to Friday, 9am – 1pm Saturday

www.alphatravelinsurance.co.uk/claims-information

Please listen carefully to the instructions so that your call is directed to the correct team.

You can download the appropriate claim form from this webpage. This claim form will have a 'check list' of documents and evidence we will need to process your claim, please ensure you provide us with this information, if you are unable to then please include a note as to why certain evidence cannot be provided. Incomplete claim submissions

Once you return this form to us, we will supply you with a claim number and send you an acknowledgement of this by email (please keep watch on your spam/junk folders).

You may submit your claim form and evidence by email but [you should not destroy the originals in case we need them](#). For personal possession claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills, along with evidence of ownership and/or proof of purchase.

You should also report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.

Airtime Providers' numbers							
3	07782 333 333	O2	08705 214 000	T-Mobile	08454 125 000	Vodafone	07836 191 191
BT Mobile	08000 322 111	Orange	07973 100 150	Virgin	08456 000 789	EE	07953 966 250

[If your gadget is damaged you must provide this gadget for inspection / repair.](#)

The following conditions apply when making a claim**If you need to make a claim under Section A or Sections B1 – B9****You need to:**

- 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).
- 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.

We can:

- Cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- Not make any payment for any event that is more specifically 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.
- Make your policy void where a false declaration is made or any claim is found to be fraudulent.
- 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.
- 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 or the Channel Islands.
- Pay up to a maximum of £80 for medical records/completion of a medical certificate.

If you need to make claim under Section B10 (your gadget extension)

- You must inform the police within 48 hours of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report. If the item is a mobile phone, you must also report the incident to your airtime provider.
- You must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- You must provide evidence of ownership for your gadgets and proof of travel to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide evidence of ownership or proof of travel your claim will not be valid.
- You must pay the policy excess before you claim can be finalised
- You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.



BE AWARE!


We will process your claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to the appropriate agencies for action.

<p>YOUR POLICY WORDINGS</p>	<p>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. Please take the time to read and understand it 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);</p> <p>NOTE: cover is only available for circumstances specified in the policy and if your circumstances do not fit those criteria then there is no cover in place.</p>
<p>CANCELLING YOUR POLICIES</p>	<p>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 Travel Administration Facilities 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, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>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 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.</p> <p>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, abusive behaviour to any of our staff or agents.</p>
<p>BE CAUTIOUS</p>	<p>This policy is designed to cover most 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 as if you had no insurance cover.</p>
<p>PREGNANCY</p>	<p>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 as regulations vary from one carrier/airline to another.</p>
<p>MEDICAL COVER</p>	<p>Your travel policy is not Private Health Insurance, in that it only covers unavoidable 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 Travel Administration Facilities 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 given if travel is against the advice of medical professional. Please note that you may be required to obtain your medical records in the event of a claim</p>
<p>EHIC</p>	<p>The European Health Insurance Card (EHIC) allows you (provided you are a United Kingdom 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. You must 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's valid for up to five years. If your EHIC has been presented to, and accepted the medical facility where you have obtained medical treatment abroad and the invoice clearly shows that the cost of any treatment has been waived or provided at a reduced cost any applicable policy excess under Section B2 will be reduced to Nil. 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 http://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.</p>
<p>MEDICARE</p>	<p>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.</p>
<p>YOUR EXCESS</p>	<p>Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by Travel Administration Facilities. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.</p>
<p>OTHER POLICIES</p>	<p>Your policy will not make any payment for any event that is more specifically covered by another insurance policy, and will only pay a proportionate amount of a claim where there is other insurance in force (such as Home Contents and All Risk insurance policies) covering the same risk, and we will require you to provide details of such other insurance.</p>

Definitions

Where these words are used throughout your policy they will always have this meaning: (please note additional definitions apply to Section B10 and these can be found on page 14)

<p>AUSTRALIA AND NEW ZEALAND</p> <p>BFPO</p> <p>BOOKING AGENT</p> <p>BUSINESS ASSOCIATE</p> <p>CASH</p> <p>CHANGE IN HEALTH</p> <p>CHANNEL ISLANDS</p> <p>CLOSE RELATIVE</p> <p>CONNECTING FLIGHTS</p> <p>CRUISE</p> <p>BE AWARE! </p>	<p>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 Cook Islands, Niue and Tokelau.</p> <p>British Forces Posted Overseas</p> <p>A person or organisation that makes reservations for travel or accommodation on your behalf.</p> <p>A business partner, director or employee of yours who has a close working relationship with you.</p> <p>Sterling or foreign currency in note or coin form.</p> <p>Any deterioration or change in your health between the date the policy was purchased and the date of travel, this includes new medication, a change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.</p> <p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p> <p>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).</p> <p>A connecting flight is one which you take within 12 hours after you have left your international departure point, which enables you to reach your onward destination as shown on your itinerary.</p> <p>A pleasure voyage of more than 72 hours duration, sailing on sea/s or oceans and includes stops at various ports. <u>Please note that this policy does not provide cover if you are going on a cruise.</u></p>	<p>CURTAILMENT</p> <p>DOMESTIC FLIGHT</p> <p>DRONES</p> <p>ESSENTIAL ITEMS</p> <p>EUROPE INCLUDING SPAIN</p> <p>EUROPE EXCLUDING SPAIN</p> <p>EXCURSION</p> <p>EXISTING MEDICAL CONDITION</p> <p>EVIDENCE OF OWNERSHIP</p> <p>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.</p> <p>A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p> <p>Un-manned aerial vehicles</p> <p>Underwear, socks, toiletries and a change of clothing.</p> <p>All countries included in Europe excluding Spain, but including Spain, Balearics, Madeira and the Canary Islands.</p> <p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p> <p>A short journey or activity undertaken for leisure purposes.</p> <p>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.</p> <p>Means a document to evidence that the item) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.</p>	<p>FAMILY</p> <p>FLIGHT</p> <p>GADGET(S)</p> <p>BE AWARE! </p> <p>HOME</p> <p>HOME COUNTRY</p> <p>INSURED-PERSON YOU/YOUR</p> <p>INSHORE</p> <p>INTERNATIONAL DEPARTURE POINT</p> <p>NATURAL DISASTER</p> <p>OFFSHORE</p> <p>Two adults and their dependents who are under the age of 18, must be resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.</p> <p>A service using the same airline or airline flight number.</p> <p>Includes: Mobile phones, iPhones, iPads, Tablets, Smartwatches, Camera's Go Pro's and Laptops. <u>Please note that this policy does not provide cover for gadgets unless you have purchased the gadget & mobile phone extension - Section B10.</u></p> <p>One of your normal places of residence in the United Kingdom the Channel Islands or BFPO</p> <p>The United Kingdom the Channel Islands, or BFPO</p> <p>Any person named in the insurance validation documentation</p> <p>Within 12 Nautical miles off the shore.</p> <p>The airport, international rail terminal or port from which you departed from the United Kingdom, 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.</p> <p>Fire, flood, storm, explosion, landslide, avalanche, hurricane, earthquake, tsunami or volcanic eruption</p> <p>Over 12 Nautical miles off the shore.</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>PROOF OF PURCHASE</p>	<p>Means an original receipt and any other documentation required to prove that the item was purchased by you.</p>	<p>TIMETABLE RESTRICTIONS</p>	<p>Published scheduled timetable itinerary.</p>
<p>POSSESSIONS</p> <p>↓</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, internal flights or trains that run to a published scheduled timetable.</p>	<p>TRAVELLING COMPANION</p>	<p>A person(s) with whom you have booked to travel on the same travel itinerary and without whom your travel plans would be impossible.</p>
<p>Clothes & footwear</p>	<p>Underwear, outerwear, hats, socks, stockings, belts, braces, boots, shoes, trainers and sandals.</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>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, the Channel Islands or BFPO, following your repatriation.</p>
<p>Cosmetics & toiletries</p>	<p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p>RESIDENT</p>	<p>A person who has their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</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>Luggage</p>	<p>Suitcases, hold-all's, rucksacks, briefcases, satchels, bags, handbags, purses and wallets.</p>	<p>SINGLE ARTICLE</p>	<p>Any single item that is not part of a pair or set</p>	<p>UNITED KINGDOM</p>	<p>United Kingdom – England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Electrical Items</p>	<p>Any item that is not a gadget (see definition on page 12 above), requiring power, either from the mains or from a battery.</p>	<p>SPORTS AND ACTIVITIES</p>	<p>Any recreational activity that requires skill and involves increased risk of injury.</p>	<p>WE/OUR/US</p>	<p>In respect of your Sections A and B1 – B9 means Union Reiseversicherung AG UK; and in respect Section B10 means Great Lakes Insurance SE.</p>
<p>Electrical Accessories</p>	<p>Items that may be used with a gadget (as defined on page 12 above), including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.</p>	<p>BE AWARE!</p> 	<p><i>If you are taking part in any sport, please refer to page 27 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on: 0203 829 6764</i></p>	<p>WINTER SPORTS</p>	<p>Skiing, snowboarding and ice skating.</p>
<p>Jewellery & watches</p>	<p>Rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.</p>	<p>WORLDWIDE EXCLUDING USA, CANADA & CARIBBEAN</p>	<p><i>The activity extension extends the policy cover so that you will be covered for emergency medical expenses in the event that you are injured whilst participating in your chosen activity.</i></p>	<p>WORLDWIDE</p>	<p>Anywhere in the world excluding the United States of America, Canada and the Caribbean.</p>
<p>Eyewear</p>	<p>Spectacles, sunglasses, prescription spectacles or binoculars.</p>				
<p>Duty free</p>	<p>Any items purchased at duty free</p>				

Additional Definitions applicable to Section B10

(The words and phrases defined below have the same meaning wherever they appear in Section B10 of this policy document)

ACCIDENTAL LOSS	The gadget has been accidentally left by you in a location and you are permanently deprived of its use.
ACCESSORIES	Means anything that came in the same packaging as the gadget, such as earphones and mains chargers.
CLAIMS ADMINISTRATORS	Direct Group Limited
EVIDENCE OF OWNERSHIP	Means a document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.
PRECAUTIONS	All measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.
PROOF OF USAGE	Means evidence that the gadget has been used after the date you started your trip. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.
TERRORISM	Means any act of any person or organisation involving, causing or threatening harm or putting the public or any section of the public in fear if it is likely that the purpose is of a political, religious, ideological (of an intellectual or rational nature) or similar nature.

BE AWARE!



Please note that this policy does not provide cover for gadgets and mobile phones unless you have purchased Section B10 - the gadget & mobile phone extension.



Below are some important conditions and exclusions which apply to all sections of your pre-travel and travel policies. There are also specific the conditions and exclusions which apply to the individual sections of your policies. It is recommended that you study these so that you are aware of what is, and what is not covered.

Please note that additional conditions and exclusions apply to Sections B10 of the policy and these can be found on page 16.

We cannot cover you if:

- You purchased this insurance after you started your trip.
- Any trip outside your chosen geographical area of more than 5 days in total.
- You are on a cruise (*see definition page 12*)
- You participate in any sports and activities listed in activity packs 2-4 unless the appropriate additional premium has been paid and the policy endorsed (*see definitions for sports and activities page 13*).
- You are responsible for the control of a motorcycle or moped you are driving and for which you do not hold appropriate qualifications to ride in the United Kingdom or the Channel Islands. **If you are riding pillion, it is your responsibility to check that the rider holds the appropriate qualifications.**
- You travel on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not
- You travel against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- You use Drones (*see definition page 12*)
- You undertake 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
- You are not able to prove your intention to return home to permanently reside in the United Kingdom, Channel Islands or BFPO within your trip dates unless and extension has been agreed with us and we have confirmed in writing.
- You are piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.

We won't pay for

- Any costs incurred before departure (except under section A) or after you return home.
- 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 in writing any terms applicable.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- 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.
- 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 in writing and any additional premium has been paid.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- You or your close relative or business associate being under the influence of 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) or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- More than the proportionate cost of any loss where you have not insured for the full cost of your trip.
- 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 in writing.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- Your suicide, self-injury or any wilful act of self-exposure to danger (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses*, 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.
- Your failure to obtain the required passport, visa or ESTA.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- 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 (*this cover is provided under Section B9 – provided you have paid the additional premium*).
- If you choose not to adhere to medical advice given any claims related to this will not be paid.
- No cover will be in force for Policy B if you claim under Policy A.

We cannot cover you if:

<ul style="list-style-type: none"> You cannot provide evidence of ownership for any gadget. 	<ul style="list-style-type: none"> Your gadget(s) was purchased outside of the UK, or if it was purchased second hand.
<ul style="list-style-type: none"> You are taking any trip to or through Afghanistan, Liberia, Syria or Sudan. 	<ul style="list-style-type: none"> You cannot provide proof of usage for your gadget after the date you started your trip.
<ul style="list-style-type: none"> You cannot prove that your gadget is less than 36 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new within the United Kingdom. 	<ul style="list-style-type: none"> If you do not provide any damaged gadget for inspection / repair

We won't pay for

<ul style="list-style-type: none"> Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget 	<ul style="list-style-type: none"> Your SIM card or the theft or accidental loss of a mobile phone if a SIM card was not in your mobile phone at the time of the incident.
<ul style="list-style-type: none"> Any expense incurred as a result of not being able to use the gadget, or any loss other than the repair or replacement costs of the gadget. 	<ul style="list-style-type: none"> Any theft, loss or damage that occurs to your gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.
<ul style="list-style-type: none"> War Risk. Terrorism, war, invasion, acts of foreign enemies, hostilities whether war is declared or not, civil war, rebellion, revolution insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority. 	<ul style="list-style-type: none"> Nuclear risk. Damage or destruction caused by, contributed to or arising: a) ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof
<ul style="list-style-type: none"> Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it. 	<ul style="list-style-type: none"> Sonic Boom. Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
<ul style="list-style-type: none"> Reconnection costs or subscription fees of any kind 	<ul style="list-style-type: none"> Loss of or damage to accessories of any kind
<ul style="list-style-type: none"> The cost of any unauthorised calls following the theft, accidental loss or damage of a mobile phone unless the theft or loss of the mobile phone has been reported to the Service Provider within 24 hours of discovery. 	<ul style="list-style-type: none"> Loss of data or software. Any loss of or damage to information or data or software contained in or stored on the gadgets whether arising as a result of a claim paid by this insurance or otherwise.
<ul style="list-style-type: none"> Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT 	<ul style="list-style-type: none"> Any indirect loss or damage resulting from any event which caused a claim under this policy.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:	
<p>Up to £1,250 for your proportion of prepaid</p> <ul style="list-style-type: none"> i. transport charges; ii. accommodation; iii. foreign car hire; and iv. excursions <p>which were booked you started your trip, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p> <p><i>(Please note that course charges or tuition fees are not included)</i></p>	<ul style="list-style-type: none"> you, or a travelling companion is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. accept that we will not pay more than the proportionate cost of your trip where you have not insured for the full cost. have complied with the health declaration on page 6 and cancellation is not due, or caused by, your existing medical condition unless we have agreed cover in writing, and additional premium has been paid. 	<p><i>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is filled by the <u>General Practitioner of the persons 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.</i></p> <p><i>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</i></p>	
	<ul style="list-style-type: none"> a close relative or a close business associate of yours in your home country is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition. No payments/cancellation charges after this date will be reimbursed. are not cancelling due to the death, injury or illness of any pets or animals. accept that we can only offer to medically screen and extend cover for existing medical conditions to our own policyholders so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered: <ul style="list-style-type: none"> ➤ a travel companion not insured by us; ➤ a non-travelling close relative of you, or your travel companion; ➤ the person you are intending to stay with ➤ a non-travelling business associate of you, or your travel companion. are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. are not cancelling due the insolvency of your end supplier. 		
	<ul style="list-style-type: none"> the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 		
	<ul style="list-style-type: none"> you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition of redundancy page 13). 		<p><i>Provide us with your original summons notice.</i></p>
	<ul style="list-style-type: none"> you, or a travel companion being made redundant. 	<ul style="list-style-type: none"> are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 		<p><i>Obtain written confirmation to validate your circumstances.</i></p>
<ul style="list-style-type: none"> of the requirements of HM forces. 	<ul style="list-style-type: none"> have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p><i>Obtain written confirmation to validate your circumstances.</i></p>		

BE AWARE!



No cover is provided under this section for:

- anything mentioned in [‘what is not covered’ \(page 15\)](#).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or [any circumstance not listed above](#).
- your carrier’s refusal to allow you to travel for whatever reason.

- the cancellation of your trip by the tour operator.
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or close business associate.
- your failure to obtain required ESTA, Visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure.

We will pay:	If:	Provided:	If you need to claim:
<p>up to £1,250 for your proportion of prepaid</p> <ul style="list-style-type: none"> i. transport charges; ii. accommodation; iii. foreign car hire; and iv. excursions <p>which were booked before you started your trip, that you cannot recover from any other source, resulting in financial loss.</p> <p>(Please note that course charges or tuition fees are not included)</p>	<ul style="list-style-type: none"> • after 24 hours of delay at the international departure point of your <u>outbound</u> journey from the United Kingdom, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> • your trip is more than 2 days duration or is not a one-way trip. • you have paid your excess or accept it will be deducted from any settlement. • your tour operator or airline or their handling agents have not rescheduled your flight itinerary. • your tour operator/airline/railway company/shipping line or their handling agents have not offered or provided alternative transport that departs within 24 hours 	<p><i>Download or request and complete a departure delay claim form.</i></p> <p><i>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.</i></p> <p><i>You will need to obtain independent confirmation of the circumstances.</i></p>

No cover is provided under this section for:

BE AWARE!



- anything mentioned in 'what is not covered' (page 15)
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line or their handling agents offer or provide alternative transport that departs within 12 hours.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of buying your policy.
- connecting flights once you have left your international departure point on either your outbound or return journey.
- 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 your home country: up to £10,000,000</p> <p>following <i>necessary</i> 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"> customary and reasonable fees or charges 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 who is required for medical reasons 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 body or your ashes to your home following your death outside your home country. 	<ul style="list-style-type: none"> any costs where you have not paid your excess or accept it will be deducted from any settlement. 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 of elective, pre-arranged or cosmetic treatment received whilst abroad. costs of private treatment <u>unless our 24-hour medical helpline 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 medical director is available locally. 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 medical condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 824 0706</p> <p>Call our 24-hour medical helpline 24 hours a day, 7 days a week, from anywhere in the world</p> <p><i>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</i></p> <p><u>For non-emergency cases,</u> visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p><i>For cases where our 24-hour emergency assistance service were informed please provide (in addition to the above) your case number or name of the person you spoke to and, if travelling within Europe, a photocopy or scanned image of your EHIC card.</i></p>
<p>public hospital benefit of £25 per 24 hours period up to a maximum of £500.</p>	<ul style="list-style-type: none"> each 24-hour period that you are in a public hospital as an in-patient during the period of the trip in addition to the fees and charges. 	<ul style="list-style-type: none"> the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. 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 medical condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home. 	
<p>up to a maximum cost of £2,000</p>	<ul style="list-style-type: none"> your death outside your home country for your burial or cremation. 	<ul style="list-style-type: none"> any dental work involving the use of precious metals. the provision of dentures, crowns or veneers. any dental treatment or work which could wait until your return home. 	
<p>up to £100</p>	<ul style="list-style-type: none"> emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> any dental work involving the use of precious metals. the provision of dentures, crowns or veneers. any dental treatment or work which could wait until your return home. 	
<p>For trips within the United Kingdom or the Channel Islands, where it is your home country: up to £1,500</p>	<ul style="list-style-type: none"> reasonable additional transport and accommodation costs to be made for or by you and one <i>other person</i>, who is required for medical reasons to stay with you, travel to and with you from within your home country. costs following your death for the return of your ashes or your body to your home. 	<ul style="list-style-type: none"> any costs where you have not have paid your excess or accept it will be deducted from any settlement. your burial or cremation in your home country. any services or treatment received by you within your home country. 	

BE AWARE!



Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact our 24-hour emergency assistance service helpline prior to being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- anything mentioned 'what is not covered' (page 15) Including any treatment, tests and associated illnesses to existing conditions.
- any costs where you are an inpatient or it is a repatriation claim and our **24-hour emergency assistance service** has not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- 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 **24-hour emergency assistance service**, in consultation with your treating doctor, you can return home or which can reasonably 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 Emergency Assistance Facilities.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £1,250 in total for your unused proportion of</p> <ul style="list-style-type: none"> i. pre-paid excursions booked before you go on your trip; ii. loss of accommodation; iii. foreign car hire; <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip and any additional travel expenses to get you home.</p> <p>(Course charges or tuition fees are not included)</p> <p>(PLEASE NOTE: Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.)</p>	<p>your early return home because of the death, injury or illness of:</p> <ul style="list-style-type: none"> • you or a friend with whom you are travelling; • a close relative who lives in your home country; • a close business associate who lives in your home country; or • of a friend who lives abroad and with whom you were intending to stay. <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law. <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess or accept it will be deducted from any settlement. • any payment where you have not suffered any financial loss. • more than the proportionate cost of your trip where you have not insured for the full cost. • the cost of your original return ticket. • any unused portion of your original ticket where you have been repatriated. • coming home early due to an existing medical condition unless we have agreed cover, <u>in writing</u> and any additional premium has been paid. • the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. • any claim due to the death, injury or illness of any pets or animals. • the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. • coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. • curtailment where the trip is of 2 days duration or less or is a one-way trip. • the operation of law or as a result of an unlawful action or criminal proceedings against you or anyone included in your booking. • the curtailment of your trip by the tour operator. • curtailment due to financial circumstances 	<p><u>If you need to cut short your trip:</u> due to a <u>medical necessity</u> you must ring to confirm this with our 24-hour medical helpline</p> <p style="text-align: center;">+44 (0) 203 824 0706</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p><i>Download or request a curtailment claim form and ensure that the medical certificate in the claim form is filled by the General Practitioner of the persons whose injury, illness or death has caused the curtailment. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</i></p> <p><i>You should keep any receipts or accounts given to you and send them in to the claims office.</i></p>

BE AWARE!



If you need to come home early due to your illness or injury you MUST contact our 24-hour emergency assistance service who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in 'what is not covered' (page 15).
- coming home early due to an existing medical condition, where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, or close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- your return travel arrangements are of a different class of journey to your originally booked arrangements.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £1,500 for <u>your possessions</u>, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes & footwear - £1,000 Cosmetics & toiletries - £100 Luggage - £250 Jewellery & watches – Not covered Eyewear - £100 Electrical items - £200 Electrical accessories - £150 Un-receipted items - £150 	<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"> have paid your excess or accept it will be deducted from any settlement. 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 evidence of ownership and/or proof of purchase. 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, jewellery & watches or eyewear, unattended (<i>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 disembarking your coach, train, bus, flight or any other mode of transport. have not left any possessions not mentioned in the preceding bullet point 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. you are not claiming for the loss or damage to a gadget or mobile phone. 	<p><u>For all damage claims:</u> <i>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:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</i></p> <p><u>For all loss or damage claims during transit:</u> <i>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</i></p> <p><u>For all delayed baggage claims:</u> <i>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.</i></p> <p><u>For all losses:</u> <i>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. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</i></p> <p><i>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</i></p>
<p>up to £150</p>	<ul style="list-style-type: none"> the purchase of essential items if your luggage containing your possessions 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 arrived at your trip destination. 	<ul style="list-style-type: none"> 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, jewellery & watches or eyewear, unattended (<i>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 disembarking your coach, train, bus, flight or any other mode of transport. have not left any possessions not mentioned in the preceding bullet point 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. you are not claiming for the loss or damage to a gadget or mobile phone. 	<p><u>For all damage claims:</u> <i>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:</i></p> <p><i>The Recoveries Department at Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</i></p> <p><u>For all loss or damage claims during transit:</u> <i>(a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</i></p> <p><u>For all delayed baggage claims:</u> <i>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.</i></p> <p><u>For all losses:</u> <i>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. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</i></p> <p><i>In the event that you provide us with original purchase receipts for any items lost/stolen, these will not be returned to you following settlement of your claim.</i></p>

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 <http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/>.

No cover is provided under this section for:

- anything mentioned 'what is not covered' (page 15) or any items that do not fall within the categories of cover listed.
- gadgets or mobile phones – cover for these items is available under Section B9 provided you have paid the additional premium.
- duty free items such as tobacco products, alcohol and perfumes.
- the use of, or loss, theft 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:
up to £100	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. your passport was: <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><i>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.</i></p>
up to £150	<ul style="list-style-type: none"> cover for necessary costs collecting your replacement 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. you are not claiming for your missed return journey back to the United Kingdom you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p><i>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.</i></p>

No cover is provided under this section for:

BE AWARE!



- anything mentioned in 'what is not covered' (page 15)
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- passport that is not on your person.
- 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.
- the cost of a new passport upon your return to the United Kingdom, the Channel Islands or BFPO.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000,000 plus costs agreed between us in writing:</p>	<p>any amount which you are legally liable to pay in respect of an incident which occurred during the period of this insurance that was caused directly or indirectly by you and resulted in;</p> <ul style="list-style-type: none"> injury, illness or disease 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"> you have paid your excess or accept it will be deducted from any settlement. liability for loss of, or damage to, property or injury, illness or disease 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 is caused by the work you or any member of your family employ them to do. another insured person, member of your family, a friend or travelling companion, whether insured by us or another provider. 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 or incendiary devices. 	<p><u>Never admit responsibility to anyone</u> 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>

BE AWARE!



No cover is provided under this section for:

- anything mentioned in 'what is not covered' (page 15). (Where you are liable for damage to trip accommodation your excess is increased to £250)
- 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 of:</p> <p>£10,000</p> <p>£10,000</p> <p>£10,000</p>	<ul style="list-style-type: none"> your accidental bodily injury whilst on your trip, that independently of any other cause, results in your: <ul style="list-style-type: none"> death (limited to £2,000 when you are under 18 or over 75 at the time of incident). 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. permanent and total disablement from engaging in paid employments or paid occupations* of <u>any and every kind</u> (not applicable if you are under 18 or over 75 at the time of incident). <p>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 75 and claiming permanent and total 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 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 employments or occupations, 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 'what is not covered' (page 15).
- any payment for permanent and total disablement when your age is under 18 or over 75 at the time of the incident.

We will pay:	For:	Provided:	If you need to claim:
<p>for 30 minutes legal advice on the telephone</p> <p>and</p> <p>up to £10,000</p>	<ul style="list-style-type: none"> enquiries relating to your insured trip. legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip. 	<ul style="list-style-type: none"> have paid your excess or accept it will be 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>Penningtons Manches LLP 31 Chertsey Street, Guildford, Surrey, GU1 4HD</p> <p><i>They will arrange for up to thirty minutes of <u>free</u> advice to be given to you by a lawyer.</i> <i>To obtain this service you should:</i> telephone 0345 241 1875</p> <p>Opening Hours Mon – Fri 8:30am -7pm</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.

BE AWARE!



- 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 15).

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
Up to £1,000	<p>Scheduled airline failure (prior to your departure from the UK) sums paid in advance in the event of insolvency of the scheduled airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss.</p>	<ul style="list-style-type: none"> any costs where you have not have paid your excess or accept it will be deducted from any settlement. any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip; any expense arising from circumstances which could reasonably have been anticipated at the time you booked your trip; any costs incurred by you which are recoverable or for which you receive or are expected to receive compensation; any form of travel delay or other temporary disruption to your trip; 	<p>First, check your schedule of insurance and your policy to make sure that what you are claiming for is covered</p> <p>Download or request a claim form and complete it enclosing all required documentation listed on the front.</p>
Up to £1,000	<p>Scheduled airline failure (after your departure from the UK) the extra cost of a one-way fare (of standard no greater than the class of journey that was originally booked) to allow you to complete the return journey of your trip to your home country as a result of the insolvency or financial failure of the scheduled airline on which you are booked to travel and you not being offered from any other source any reasonable alternative transport or refund of charges you have already paid.</p>	<ul style="list-style-type: none"> any loss sustained by you if you purchased your policy after the date of the first threat of insolvency or financial failure of the scheduled airline or other relevant company was announced; any costs recoverable from any company who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim); any loss for which a third party is liable or which can be recovered by other legal means; anything mentioned in the General Exclusions unless specifically insured under this Section 	<p>You will need to supply confirmation that the airline has stopped operating, together with your original purchase receipt and unused ticket(s).</p>


BE AWARE!



No cover is provided under this section for:

- anything mentioned in 'what is not covered' (pages 14).

This extension to your policy is administered by Bastion Insurance Services Limited and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £1,000</p> <p>BE AWARE!</p>  <p>Before purchasing this extension please ensure that you are aware that we can only insure gadgets that are:</p> <ol style="list-style-type: none"> 1) Purchased your gadget/s as new, in the UK, with evidence of ownership available (see definitions on page 14); 2) Purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available; (see definitions on page 14); 3) Gifted to you as long as you are able to provide a gift receipt; 4) Not more than 36 months old at the date you start your trip; 5) In good condition and full working order at the time this policy is purchased. 	<ul style="list-style-type: none"> • the cost of repairing your gadget if it is damaged as the result of an accident whilst on your trip. • the cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guarantee period. <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but, in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty.</i></p> <ul style="list-style-type: none"> • the cost of replacing your gadget if it is accidentally lost or stolen whilst on your trip. <p><i>N.B. Where only part or parts of your gadget have been accidentally lost or stolen we will only replace that part or parts.</i></p> <ul style="list-style-type: none"> • the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently. 	<p>Provided you are not claiming for:</p> <ul style="list-style-type: none"> • any costs where you have not have paid your excess or accept it will be deducted from any settlement. • damage caused by; <ul style="list-style-type: none"> ➢ you deliberately damaging or neglecting the gadget; ➢ you not following the manufacturer's instructions; ➢ routine servicing, inspection, maintenance or cleaning; ➢ a manufacturer's defect or recall of the gadget; ➢ repairs carried out that have not been pre-approved by us; ➢ repairs carried out by non-manufacturer approved repairers; ➢ liquid damage to your gadget/s where the event causing the need to claim involved you taking your gadgets on a boat, other water vessels or whilst taking part in water activities. ➢ cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance • any costs where you have not have paid your excess or accept it will be deducted from any settlement. • theft or accidental loss; <ul style="list-style-type: none"> ➢ where the gadget has been left unattended in a public place; ➢ where you have left the gadget unattended (including being in luggage during transit) except where it is locked in a safe or safety deposit box where these are available, or left out of sight in your locked holiday or trip accommodation and force, resulting in damage to the accommodation, was used to gain entry or exit, evidence of which must be provided with your claim; ➢ where you have left the gadget behind following disembarking your coach, train, bus, flight or any other mode of transport; ➢ have not left the gadget unattended away from your holiday or trip accommodation unless left between 6.00am and 11.00pm local time (during daytime) in a locked boot or covered luggage area of a motor vehicle or, locked pannier of a motorcycle, where entry was gained by violent and forcible means evidence of which must be provided with your claim; ➢ from your control, except where it has been concealed either on or about your person, or the use of physical force or violence against your person has been used or threatened; ➢ where precautions have not been taken; ➢ if you do not report the theft or loss of your gadgets to the police within 48 hours of discovering it and do not obtain a police report; • the reimbursement of charges where you have not provided an itemised bill from your service provider • the cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident. • unauthorised call or data download exceeding the sum of £1,000. 	<p>If you need to claim:</p> <p>Please telephone the Bastion claims department + 44 (0) 345 074 4813 Monday to Friday 9am-6pm Saturday 10am-4pm or you can go online at: https://bastion.directgroup.co.uk/</p> <p>-----</p> <p>If your gadget is lost or stolen you need to do the following:</p> <ol style="list-style-type: none"> 1. Notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance; 2. Report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or a written lost property report in support of an accidental loss claim; 3. Report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset. <p><i>Airtime Providers' numbers:</i></p> <ul style="list-style-type: none"> ➢ 3 07782 333 333 ➢ BT Mobile 08000 322 111 ➢ O2 08705 214 000 ➢ Orange 07973 100 150 ➢ T-Mobile 0845 412 5000 ➢ Virgin 08456 000 789 ➢ Vodafone 07836 191 191 ➢ EE 07953 966 250 <p>4. If your gadget is damaged you must provide this gadget for inspection / repair.</p>

BE AWARE!



This policy is not a replacement as a new policy. If the gadgets cannot be repaired we will replace with identical gadgets, if this is not possible we will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country.

No cover is provided under this section for:

- anything mentioned in 'what is not covered' (pages 15-16)
- loss damage or theft of a laptop computer - **as these are covered under Section B4**
- loss, damage or theft of a drone.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

ADDITIONAL SPORTS AND ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1**

We have categorised the activities that are not covered as standard into three further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (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, professional, display events, photo shoots, etc...) will not be covered under this policy. If you are unsure please do not hesitate to contact us **0203 829 6764** 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 - Adventure Racing (up to 6 hours), 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, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Handball - Practice and Training, Highland games, Hockey (Field – Organised Amateur Match), 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), 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, Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

Activity Pack 2 – (in addition to the activities listed under Pack 1) – Additional Premium required - Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 12 hours), *Airsoft*, American Football – Training or Amateur Match - (Organised & with Safety Equipment), Angling/Fishing (Sea), Animal Sanctuary (Big Game), Assault Courses (No High Ropes), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), Camel/Elephant Riding/Trekking (non-UK booked), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Equestrian, Falconry, Fell Running (up to 2,000m), *Fly boarding*, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football – Training or Amateur Match, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Kick Sledging, Lacrosse, Land Skiing, Langlauf, Martial Arts (Organised Training), Modern Pentathlon, Mono-Skiing, Mountain Biking (up to 2,000m), Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), *River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Boarding, *Sand Dune Surfing/Skiing*, Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, Snow Mobile/Ski Doos, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Street Hockey, Summer Tobogganing, Surf life-saving (organised competition), *Surfing*, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Telemarking, Tough Mudder, Trampolining, Tree Top Canopy Walking, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, *Under 17 Driving (not public roads)*, War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

Activity Pack 3 – (in addition to the activities listed under Packs 1& 2) – Additional Premium required - Abseiling (outdoor above 25m), Blowcarting/Land Yachting/Kite Buggy, Boxing Training, Caving/Pot Holing, Climbing (Rock & Ice – Harnessed up to 3,000m), *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Glacier Skiing, Gorge Walking (no ropes), Heli-skiing, High Diving, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Jousting, Kite-Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paragliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, *Paramotoring*, Passenger Sledge, Rap Running/Jumping (Outdoor above 25m), *River Bugging*, Skeleton, Ski Biking, Ski Blading /Snow Blading, Ski Mountaineering (up to 3,000m), Ski Randonee, Ski Run / Walking (up to 3,000m), Ski Touring (up to 3,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Skiing – Snowcat, *Snow Karting*, Snow Kiting, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 3,000m), Via Ferratta, Wake Boarding, Water Skiing (Jumping), *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

Activity Pack 4 – (in addition to the activities listed under Packs 1-3) – Additional Premium required - Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, *Black Water Rafting*, BMX Freestyle & Racing, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Climbing (Rock & Ice – Harnessed up to 4,000m), Cycling Racing, Cyclo Cross, Downhill Mountain Biking, Fell Running (up to 4,000m), Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Mountain Biking (up to 4,000m), Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, Polo, Polo cross, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, *Tandem Skydive (maximum of 2 jumps per trip)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 4,000m), Wicker Basket Tobogganing, *Yachting (racing/crewing) - outside territorial waters (offshore)*.

It is always our intention to treat our customers fairly and we have taken care to try to ensure that our policies are easy to understand. We hope that you do not need to complain about any aspect of your policy, but if you do, then the procedures are set out below.

If you wish to complain about Sections A and Sections B1-B9:

Please contact:

- The Customer Insights Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY, Telephone: 0203 829 6604; E-mail complaints@tifgroup.co.uk or complete the quick form on our website www.alphatravelinsurance.co.uk/complaints

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

If you are 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.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

If you wish to complain about Section B10:

Please contact:

- The Customer Services Director, Direct Group, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL Telephone: 0345 074 4788; Email: gadgetcomplaints@directgroup.co.uk

Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.

The claim administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.

If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.

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.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

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/>