

Single-trip and backpacker travel insurance policy

Cover is only available if you have your main **home** in, and are registered with a **doctor** in, the UK, the Channel Islands (Jersey, Guernsey, Sark, Alderney and Herm only) or the Isle of Man.

This policy does not cover claims relating to existing medical conditions.

Contents

	Page
Important contact details	2
Suitability statement	2
About us and our insurance services	3
Schedule	4-5
Important information	6-9
Definitions	10-11
Health declaration and health exclusions	12-13
Reciprocal health arrangements	13
HealthHero 24/7 GP telephone and GP video consultations	14-15
24-hour emergency medical assistance	15
Sports and leisure activities	16-17
General exclusions	18
General conditions	19-20
Claim conditions	21
Making a complaint	22
Section 1 Cancellation or cutting your trip short	23-25
Section 2 Emergency medical and associated expenses	26-28
Section 3 Loss of passport	29
Section 4 Delayed personal possessions	29
Section 5 Personal possessions	30-31
Section 6 Personal money	32
Section 7 Personal accident	33-34
Section 8 Missed departure	34
Section 9 Delayed departure	35
Section 10 Personal liability	36
Section 11 Legal expenses	37-38
Section 12 End supplier failure	39
Section 13 Winter-sports cover	40-41
Section 14 Business cover	42

Important contact details

Customer Services:	020 8603 9653
24-hour emergency medical assistance (for medical emergencies or requests to cut your trip short):	UK dialling code then +44 (0)20 8686 1666
HeathHero 24-hour GP consultation service:	UK dialling code then +44 (0)161 468 3803
24-hour legal helpline:	UK dialling code then +44 (0)20 8603 9804
Claims under sections 1 to 11 and 13 to 14: (submit online 24 hours a day) (call Monday to Friday 8am to 6pm)	<u>www.allianz-protection.com</u> 020 8603 9958
Claims under section 12:	UK dialling code then +44 (0)2920 386966

In a life-or-death situation, call the emergency services in the country you are visiting (for example 112 in the European Union or 911 in the USA).

Suitability statement

Allianz Assistance travel insurance suits the needs of customers who want to insure themselves against medical emergencies, delayed or missed departures, cancellation, cutting a trip short, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

The levels of cover depend on which option you choose and where you travel (whether in the UK or overseas).

Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already have insurance for some or all of the features and benefits provided by this travel insurance. It is your responsibility to check whether you do.

We, AWP Assistance UK Limited, trading as Allianz Assistance, have only provided you with information and have not given you any recommendation or advice about whether this product meets your specific needs.

About us and our insurance services

Allianz Assistance
102 George Street
Croydon
CR9 6HD

1 Whose products we offer

We offer products from a single insurance company, AWP P&C SA. This is a French company authorised in France acting through its UK Branch.

2 The service we will provide you with

You will not receive any personal advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the products that we will give you details of. You will then need to make your own choice about how to go ahead.

3 What you will pay us for this service

You will only pay us the premium for your policy. You do not pay us a fee for arranging the policy on your behalf. AWP P&C SA pay us for our services to you. The payment is a mixture of commission and other fees based on our costs for managing your policy.

4 Who regulates us

Allianz Assistance is a trading name of AWP Assistance UK Ltd of 102 George Street, Croydon, CR9 6HD. We are authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent watchdog that regulates financial services.

Our Financial Services Register number is 311909. Our regulated business includes arranging travel insurance.

You can check this by visiting the FCA's website at www.fca.org.uk/register or by phoning the FCA on 0800 111 6768.

5 What to do if you have a complaint

If you want to make a complaint, please contact us.

- Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD
- Phone: 020 8603 9853
- Email: customersupport@allianz-assistance.co.uk

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service for an independent decision. You can do this as follows.

- Visit the website: www.financial-ombudsman.org.uk
- Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Phone: 0800 023 4567 or 0300 123 9 123
- Email: complaint.info@financialombudsman.org.uk

6 Cover under the Financial Services Compensation Scheme (FSCS)

For your added protection, we are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations to you, such as not being able to pay a claim.

The scheme covers 90% of any claim to do with us advising on and arranging this policy, with no upper limit.

You can get more information about the compensation scheme from the FSCS by phoning 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Schedule

The following is a summary of the main limits of cover. You should read the rest of this policy for the full terms and conditions. The level of cover and extra sections of cover you have chosen are shown on your insurance confirmation email.

Cover	Bronze limit (maximum)	Silver limit (maximum)	Gold limit (maximum)	Backpacker limit (maximum)
Excess	£100 (£150 for personal liability)	£75	£50	£100
1 Cancellation or cutting your trip short	£1,000	£2,500	£5,000	£2,500
- Missed excursions	£150	£150	£150	£150
2 Emergency medical and associated expenses	£2 million	£5 million	£10 million	£5 million
- Inpatient benefit	£10 a day (up to £200)	£20 a day (up to £200)	£20 a day (up to £500)	£20 a day (up to £500)
- Dental	£350	£350	£500	£350
- Funeral expenses	£1,500	£1,500	£5,000	£1,500
- Excursions	£150	£150	£150	£150
3 Loss of passport	No cover	£150	£250	£150
4 Delayed personal possessions	£50	£150	£200	£150
5 Personal possessions	No cover	£1,500	£2,000	£1,500
- Single item, pair or set	No cover	£300	£300	£300
- Limit on valuables	No cover	£400	£400	£400
- Limit on tobacco and vaping products, alcohol, fragrances	No cover	£50	£50	£50
6 Personal money	No cover	£500	£500	£500
- Limit on cash	No cover	£250	£250	£250
7 Personal accident	£5,000	£15,000	£20,000	£15,000
8 Missed departure	£500	£1,000	£1,500	£500
9 Delayed departure				
- Trip delayed	£10 for each 12 hours (up to £100)	£20 for first 12 hours, £10 for each extra 12 hours (up to £250)	£30 for first 12 hours, £15 for each extra 12 hours (up to £300)	£20 for first 12 hours, £10 for each extra 12 hours (up to £250)
- Trip abandoned	£1,000	£2,500	£5,000	£2,500
10 Personal liability	£1 million	£1.5 million	£2 million	£2 million
11 Legal expenses	£5,000	£15,000	£25,000	£25,000
12 End-supplier failure	No cover	No cover	£1,500	No cover

Extra cover	Bronze limit (maximum)	Silver limit (maximum)	Gold limit (maximum)	Backpacker limit (maximum)
13 Winter-sports cover				
Ski pack	No cover	£300	£300	£300
Delayed ski equipment	No cover	£300	£300	£300
Ski equipment (own)	No cover	£400	£400	£400
- Single item		£300	£300	£300
Ski equipment (hired)	No cover	£200	£200	£200
Piste closure	No cover	£20 a day (up to £200)	£20 a day (up to £200)	£20 a day (up to £200)
Avalanche cover	No cover	£25 a day (up to £250)	£25 a day (up to £250)	£25 a day (up to £250)
14 Business cover				
Replacement business associate	No cover	£750	£1,000	No cover
Business equipment	No cover	£300	£500	No cover

Note

Inner limits

Some sections of cover also have sub-limits. For example, for personal accident there is a benefit limit for people aged 15 or under.

Excess

The **excess** shown only applies to certain sections. See under the heading 'What you are not covered for' under each section for further details.

Important information

Thank you for taking out Allianz Assistance travel insurance with us.

Your insurance confirmation email shows the level of cover and sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Allianz Assistance travel insurance on 020 8603 9653, write to Travel Department, Allianz Assistance, 102 George Street, Croydon, CR9 6HD, or email insurance@allianz-assistance.co.uk.

Insurer

Your Allianz Assistance travel insurance is underwritten by AWP P&C SA and is managed in the United Kingdom by Allianz Assistance.

How your policy works

Your policy and the insurance confirmation email form a contract of insurance between:

- you and each person insured under this policy (as shown on the insurance confirmation email) who the appropriate premium has been paid for; and
- us, AWP Assistance UK Ltd, trading as Allianz Assistance.

Unless this policy document says otherwise, the benefits and exclusions of each section apply to each person insured under this policy.

We will pay for claims you make which is covered by this policy and happens during the period of insurance.

Period of insurance

For cancellation cover under section 1, the period of insurance begins on the start date shown on your insurance confirmation email or the date you booked your **trip**, whichever is later, and ends when your **trip** starts.

The period of insurance for all other sections begins when your **trip** starts and ends when your **trip** ends.

All cover ends on the expiry date shown on your insurance confirmation email, unless you cannot finish your **trip** as planned because of an event covered by this policy. In these circumstances, we will extend your cover free of charge until you can reasonably finish your **trip**.

Information you need to tell us

There is certain information that we need to know as it may affect the cover we can offer you.

You must give accurate answers (to the best of your knowledge) to the questions we ask when you take out your Allianz Assistance travel insurance policy. If you do not answer the questions truthfully, it could result in your policy not being valid and could mean that we do not pay all or part of a claim.

If you think you may have given us any incorrect answers, or if you want any help, please call 020 8603 9653 as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights

If your cover does not meet your needs and you would like a refund of your premium, please tell us within 14 days of receiving your insurance confirmation email.

If you have travelled or made a claim during the 14-day period, or you intend to make a claim, we will not refund any premium you have paid.

If you want to cancel this insurance, you can write to us at Allianz Assistance travel insurance, 102 George Street, Croydon, CR9 6HD, phone us on 020 8603 9653 or send an email to insurance@allianz-assistance.co.uk.

Please note that your cancellation rights no longer apply after this initial 14-day period.

Policy excess

Under some sections of your policy, you will have to pay an **excess**. This is the deduction we will make from the full amount we would otherwise pay under this policy. The **excess** applies to each insured person, for each section, and for each incident leading to a claim. For example, a couple who both have **personal possessions** stolen from their bag, and who both have to pay medical expenses during the same **trip**, will have a total of four **excesses** deducted. Two of these will be for the two claims under section 5 (Personal possessions) and two will be for the two claims under section 2 (Emergency medical and associated expenses).

Area of cover

You will only be covered to travel to countries that you have chosen, as shown on your insurance confirmation email.

Note

You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For more details of the FCDO travel advice, visit the website at gov.uk/foreign-travel-advice.

Financial Services Compensation Scheme (FSCS)

For your added protection, AWP P&C SA is covered by the FSCS. You may be entitled to compensation from the scheme if AWP P&C SA cannot meet their obligations (that is, pay you the amounts they owe you). The amount of compensation depends on the type of business and the circumstances of the claim.

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

You can get more information on the scheme by calling 0800 678 1100 or 020 7741 4100, or by visiting the website at www.fscs.org.uk.

Governing law

Unless you and we have agreed otherwise, the law of England and Wales will apply to this policy and all communications and documents will be in English.

Contracts (Rights of Third Parties) Act 1999

No part of this contract of insurance can be enforced by someone else under the Contracts (Rights of Third Parties) Act 1999.

Data protection notice

We care about your personal information.

The summary below and our full privacy notice explain how we protect your privacy and use your personal information. You can see our full privacy notice on our website at www.allianz-assistance.co.uk/privacy-notice/.

If you need a printed version of our privacy policy, write to:
Customer Support (Data Protection), Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

How we will get and use your personal information

We will collect your personal information from a variety of sources, including:

- you or other people named on the policy or your representative(s);
- data from your insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance; and
- certain third parties, such as your insurance broker, doctors (in a medical emergency) or airline companies (if you need to return to the UK for treatment).

We will collect and process your personal information in order to meet our obligations to you and for the purposes of our 'legitimate interests', including:

- entering into or managing contracts with you; and
- telling you about products and services you might be interested in.

Who will have access to your personal information

We may share your personal information with:

- public authorities, other companies in the Allianz Group, industry governing bodies, regulators, fraud-prevention agencies and claims databases;
- with your insurance arranger or partners such as brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of our services;
- organisations who provide services on our behalf;
- organisations who provide part of the service to you (for example, in a medical emergency);
- the relevant ombudsman, if you make a complaint about the product or service that we have provided to you.

We will not share information about you for marketing purposes unless you have specifically given us your permission to do so.

How long we will keep your personal information

We will keep voice recordings for a maximum of two years and your other personal data will be kept for a maximum of 10 years from the date the relationship between you and us ends. If we can, we will delete certain areas of your personal information, or make them anonymous, as soon as we no longer need that information for the purposes we collected it for.

Where your personal information will be processed

Your personal information may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA). Whenever we transfer your personal information to other Allianz Group companies outside the UK and the EEA, we will do so under our approved 'binding corporate rules'. If our binding corporate rules do not apply, we will take steps to make sure personal information transferred outside the UK and the EEA receives an adequate level of protection.

Your rights relating to your personal information

You can do the following.

- Ask to see the personal information we hold about you, and learn more about how it is processed and shared.
- Ask us to restrict the processing of any information about you.
- Withdraw any permission you have given for us to use your personal information for a particular purpose, such as for marketing purposes.
- Ask us to update information or delete it from our records.
- Ask us to pass your information to a new insurer.
- Make a complaint about how we have used or stored your information.

Automated decision-making, including profiling

We use automated methods to make decisions relating to you. We may also use 'profiling' when necessary. This means that we may process your personal information using software that can evaluate your personal circumstances.

How to contact us

If you would like a copy of the personal information that we hold about you, or if you have any questions about how we use your personal information, you can contact us as follows.

By post: Customer Support (Data Protection), Allianz Assistance, 102 George Street, Croydon, CR9 6HD

By phone: 020 8603 9853

By email: AzPUKDP@allianz.com

Definitions

When the following words and phrases appear in the policy document or insurance confirmation email, they have the meanings given below.

Business associate

Any person in your **home** country who you work closely with, and whose absence from work means that the director of your business needs you to cancel your **trip** or cut it short.

Business equipment

Computer, television, fax and phone equipment (including mobile phones and devices) and any other equipment including samples which you need to carry out your business duties.

Close relative

- Wife, husband, civil partner or partner
- Mother, father, step parent, sister, brother, son and daughter
- Mother-in-law, father-in-law, step-parent-in-law, sister-in-law, brother-in-law and daughter in-law
- Stepchildren, foster children, grandparents and grandchildren
- Uncles, aunts, nephews, nieces and cousins.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data

Departure point

The airport, international train station or port where:

- the outward journey of your **trip** begins;
- your return journey back **home** begins; and
- any connecting transport during your outward or return journey leaves from.

Doctor

A legally qualified doctor holding the necessary certification in the country they are currently practising. The doctor cannot be you or a **close relative**.

End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the **UK**, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in your **home** country or your **trip** destination.

Excess

The deduction we will make from the full amount we would otherwise pay under this policy. The excess applies to each insured person, for each section, and for each incident leading to a claim. For example, a couple who both have **personal possessions** stolen from their bag, and who both have to pay medical expenses during the same **trip**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (Personal possessions) and two will be for the two claims under section 2 (Emergency medical and associated expenses).

Financial failure

The **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Home

The place you usually live in the UK, the Channel Islands (Jersey, Guernsey, Sark, Alderney and Herm only) or the Isle of Man.

Pandemic

An **epidemic** that is recognised by the World Health Organization (WHO) or an official government authority in your **home** country or your **trip** destination.

Personal money

Cash, cheques, postal and money orders, current postage stamps, traveller's cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, as long as they are not held for business purposes.

Personal possessions

Each of your suitcases, holdalls and similar containers (including their contents) and articles worn or carried by you (including your **valuables**).

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which you or someone booked to travel with you has been exposed.

Ski equipment

Skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski-school fees and lift passes.

Trip

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

- For single-trip cover:
 - You will only be covered if you are aged 80 or under at the date your policy was issued.
 - Any other trip which begins after you return **home** is not covered.
 - No part of a trip which is booked to last longer than 180 days is covered.
 - You will only be covered for taking part in winter-sports activities if the extra premium has been paid and this is shown in your insurance confirmation email.
- For backpacker cover:
 - You will only be covered if you are aged 50 or under at the date your policy was issued.
 - Any other trip which begins after you return **home** is not covered.
 - No part of a trip which is booked to last longer than 365 days is covered.
 - You will only be covered for taking part in winter-sports activities if the extra premium has been paid and this is shown in your insurance confirmation email.

Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer / video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile phone accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

Health declaration and health exclusions

It is very important that you read the following.

Exclusions relating to your health

- 1 You will not be covered for any claims arising as a direct or indirect result of the following if, in the 12 months before taking out this insurance or booking your **trip** (whichever is later), you:
 - were prescribed medication;
 - received treatment for any medical condition;
 - consulted a medical practitioner about any medical condition;
 - attended a hospital or a clinic as an outpatient or inpatient for any reason;
 - were referred for tests, investigations, treatment or surgery, or are waiting the results of any tests or investigations; or
 - were diagnosed with a terminal illness.
- 2 You will not be covered unless you are fit to travel and able to take your planned **trip**.
- 3 You will not be covered if you travel against the advice of a **doctor** or if you would have been advised not to travel if you had got a **doctor's** advice before starting your **trip**.
- 4 You will not be covered if you know you will need medical treatment or a consultation at any medical facility during your **trip**.
- 5 You will not be covered if you had any symptoms you were waiting for a diagnosis for.
- 6 You will not be covered if you are travelling specifically for the purpose of having any surgery, procedure or hospital treatment that is not medically necessary.

If we cannot cover the medical condition (or conditions) your claim relates to, this will mean that you and any other person insured by us will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

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

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of:

- someone booked to travel with you;
- someone you were going to stay with;
- a **close relative**; or
- a **business associate**;

if, at the time your policy was issued, you knew any of the following.

- That during the previous 12 months they had received medical treatment or consultations for a medical condition at any medical facility.
- That they had been waiting for medical treatment or consultation at any medical facility, or had been under investigation for a medical condition.
- That a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

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

- if you suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection;
- if you have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke;
- if you have osteoporosis, you are more likely to break or fracture a bone; and
- if you have or have had cancer, you are more likely to suffer a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and it only gives cover for emergency medical treatment in the event of an accident or unexpected illness occurring during your **trip**.

Reciprocal health arrangements

European / Global Health Insurance Card (EHIC and GHIC)

- If you already have a valid EHIC, it will continue to entitle you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of your EHIC.
- If you do not have a valid EHIC or it is due to expire before you travel, you can apply for a GHIC. This entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Union Area (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things you would expect to get free of charge from the NHS in the UK. You may have to pay towards the cost of your care.
- You can apply for an GHIC online at www.ghic.org.uk or by calling 0300 330 1350.

Note

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

Australia

- If you are travelling to Australia you can enrol in Medicare. This will entitle you to reduced-cost hospital treatment and medicines. You can enrol by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit the website at www.medicareaustralia.gov.au or email medicare@medicareaustralia.gov.au.

If you make use of these reciprocal health arrangements, or any other reciprocal health arrangement around the world, and this reduces your medical expenses, you will not have to pay an **excess** under Section 2 – Emergency medical and associated expenses.

HealthHero 24/7 GP telephone and video consultations

We are pleased to offer you a 24/7 GP telephone and video consultation service as part of the medical cover provided by the policy.

If, while you are overseas, you have a medical issue that you would like to speak to a qualified GP about, you can book an appointment, through HealthHero Solutions Ltd (HealthHero), to receive GP advice by telephone or video. The telephone service is available 24 hours a day, seven days a week. The video service is available daily between 8am and 10pm (UK time) except for Christmas Day.

Expert medical advice

Get the expert medical advice you need through a private telephone or video service with a UK GP, whenever you are outside the UK, wherever you are in the world.

HealthHero has a team of experienced UK GPs who can offer you advice, diagnosis, reassurance or a second opinion for a wide variety of symptoms, conditions and injuries.

The confirmation email you receive when you take out the policy will include a link to an app for the service. Once you have clicked on the link in the email and saved the app to your home screen, this will allow you to use the service. You can either arrange a video or telephone appointment with a GP through the app or by calling the UK dialling code and then 44 161 468 3803.

- If you are travelling outside the UK and the GP feels you need a private prescription for medication, you will be issued with a UK prescription issued by a General Medical Council (GMC) registered GP. Although we cannot guarantee that prescriptions will be dispensed by pharmacies outside of the UK, HealthHero will assist you subject to the local rules and regulations.
You will have to pay the cost of the medication and delivery.
- If the GP feels you would benefit from further specialist assessment, HealthHero can send you a private open referral letter for the consultant specialism you require. HealthHero will send you the referral letter securely by email.

For more information on prescribing abroad and referrals, go to www.healthhero.com/terms-and-conditions/

Length of consultation

There is no time limit on a consultation.

The GPs

All HealthHero GPs are registered with the GMC and work in the NHS. They are experienced GPs who use patient feedback and monitoring systems to make sure that they offer the very best service possible. Each GP's performance is continually monitored to make sure it is consistent with best practice.

Quality assurance

HealthHero Solutions Ltd is regulated by the Care Quality Commission in England.

Privacy statement

Your medical records will be held privately.

When you book an appointment and speak to a GP, details of your medical history will be recorded during the consultation, including details of allergies and medication where relevant. This information will help the GP when making their recommendations.

Each time you talk to one of HealthHero GPs, they will make notes. Where appropriate and with your permission, the GP will share the notes with your own NHS GP to make sure you have a full medical record.

For the full privacy policy, go to www.healthhero.com/privacypolicy/

24-hour emergency medical assistance

Please tell us immediately about any serious illness or accident you have during your **trip** which means that you need to:

- go into hospital abroad;
- return **home** early;
- extend your stay; or
- have medical treatment costing over £500.

If you cannot contact us immediately because of the seriousness of your condition, you should contact us as soon as you can. If you are claiming for a minor illness or accident you should, if possible, pay the medical costs and claim the money back from us when you return. You can send us an email or call us 24 hours a day, 365 days a year.

Phone: UK dialling code then +44 (0)20 8686 1666

Email: medical@allianz-assistance.co.uk

Please give us your age and the reference number on your insurance confirmation email. Say that you are insured with Allianz Assistance travel insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

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

Repatriation

If our medical advisers think it would be in your medical interests to repatriate you (bring you back to your **home** or to a hospital or nursing home in your **home** country), you will normally be transferred by regular airline or road ambulance. In very serious or urgent cases, we will use an air ambulance if this is medically necessary. We will consult the **doctor** treating you and our medical advisers first.

If you need to go **home** early, the **doctor** treating you must provide a certificate confirming that you are fit to travel. Without this, the airline can refuse to carry any sick or injured person.

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

Sports and leisure activities

You are covered to take part in the sports and leisure activities listed below, as long as you are not:

- taking part as a professional;
- racing; or
- taking part in a competition.

You must use all recommended safety equipment and keep to all local laws and regulations.

We may be able to cover you for other activities that are not listed. Please phone us on 020 8603 9653 to find out.

A	Archery	J	Jet-skiing Jogging	S Safari trekking or tracking in the bush Sailboarding Sailing in the territorial waters of the state or country you are in (You will not be covered under section 10 'Personal liability' while taking part.) Scuba-diving (to a depth of 30 metres if PADI or equivalent qualified or accompanied by a qualified instructor and not diving alone) Sea canoeing or kayaking Sea fishing Skateboarding Snorkelling Squash Surfing, including on simulators Swimming
B	Badminton	K	Kayaking (up to grade 2 rivers)	
	Banana boating, donuts and other inflatables towed behind a powerboat	M	Marathon running	
	Baseball		Motorcycling, as long as you hold a valid, full UK motorcycle licence and wear a crash helmet. The helmet must either meet the British Standard BS 6658:1985 and carry the BSI Kitemark, or be of an equivalent EEC standard (You will not be covered under section 10 'Personal liability' while taking part.)	
	Basketball		Mountain biking	
Beach games	N	Netball		
Bodyboarding (boogie-boarding)	O	Non-manual work (including professional, administrative or clerical duties)		
Bungee jumping		Orienteering Outward-bound pursuits		
C	Camel riding	P	Paintballing (if wearing eye protection)	
	Canoeing (up to grade 2 rivers)		Parachute jumping (one jump only) Parasailing or	
	Clay-pigeon shooting (You will not be covered under section 10 'Personal liability' while taking part.)			

	Cricket Cycling (touring)		parascending over water Pony-trekking (if wearing a helmet)		
D	Dinghy sailing	R	Racquet ball Rambling Ringos River canoeing (up to grade 2) Roller skating, rollerblading or in-line skating (if wearing pads and helmet)	T	Tennis Track events Trekking, hiking, walking or hill walking (without using any climbing equipment)
E	Elephant riding				V
F	Fell walking or running Fencing (training only) Fishing Football		Rounders Rowing Running – sprint or long distance	W	Wakeboarding War games Water polo Waterskiing White-water rafting (up to grade 4 rivers) Windsurfing
G	Golf				Y
H	Hiking (without using any climbing equipment) Hockey Horse riding Hot air ballooning				

Winter-sports activities (available for an extra premium)

If **you** have paid the extra premium to cover winter sports, **you** will be covered for the following activities as long as **you** are not:

- taking part as a professional;
- racing; or
- taking part in a competition.

You must use all recommended safety equipment and follow all local laws and regulations.

B	Bigfoot skiing	M	Mono-skiing	T	Tobogganing
C	Cross-country skiing	S	Skiing Sledging Snowboarding Snowblading		
G	Glacier skiing				

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

General exclusions

The following exclusions apply to the whole of your policy.

We will not cover you for any claim arising from, or relating to, the following.

- 1 War, invasion, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, uprising, military force, terrorism (except for claims made under section 2 'Emergency medical and associated expenses' and section 7 'Personal accident') or weapons of mass destruction.
- 2 Any **epidemic** or **pandemic** except as expressly covered under Section 1 - Cancellation or cutting your trip short, Section 2 - Emergency medical and associated expenses and Section 13 – Winter-sports cover.
- 3 You not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of your journey is necessary, urgent and cannot be postponed. Evidence of this will be required see Claims conditions);
 - You have travelled against the advice of a local authority at any destination you are travelling from, through or to.

For further details on FCDO travel advice, visit: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

- 4 Any economic sanction (restriction) which prohibits us, AWP P&C SA or members of the Allianz Group from providing cover under this policy.
- 5 **Cyber risk** of any kind.
- 6 Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 7 Ionising radiation, radioactive contamination from nuclear fuel or nuclear waste, or any risk from nuclear equipment.
- 8 Changes in exchange rates.
- 9 You acting in an illegal or malicious way.
- 10 The effect of your alcohol, solvent or drug dependency or long-term abuse.
- 11 You being under the influence of alcohol, solvents or drugs (except drugs prescribed by a **doctor**, but not for the treatment of drug or alcohol addiction), or doing anything as a result of using these substances.
- 12 You not enjoying your **trip** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything you are claiming for (for example, loss of earnings), unless it says differently in the policy.
- 14 You knowingly giving us an incorrect answer to any question we asked you when you took out this policy, if the incorrect answer may have affected our decision to provide you with this policy.
- 15 **You** taking part in a sports and leisure activity that is not listed under 'Sports and leisure activities' on pages 16 to 17, or that we have not agreed in writing to cover.
- 16 If **you** have winter-sports cover, **you** taking part in any winter sport that is not listed under 'Winter-sports cover' on page 17, or that we have not agreed in writing to cover.
- 17 Something that happened before your policy or travel tickets for your **trip** were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed in writing to cover it.

General conditions

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

- 1 You must:
 - have your main **home** in, and be registered with a **doctor** in, the UK, the Channel Islands (Jersey, Guernsey, Sark, Alderney and Herm only) or the Isle of Man; and
 - have not spent more than six months abroad during the 12 months before this policy was issued.
- 2 You must take reasonable care to protect yourself and your property against accident, injury, loss and damage, as if you were not insured, and to keep any potential claim to a minimum.
- 3 You must have a valid insurance confirmation email from us.
- 4 You accept the following.
 - If you have single-trip cover, we will not extend the period of insurance if the original policy plus any extensions have ended or been in force for longer than 180 days, or if you know you will be making a claim.
 - If you have backpacker cover, we will not extend the period of insurance if the original policy plus any extensions have ended or been in force for longer than 365 days, or you know you will be making a claim.
- 5 You must contact us as soon as possible with full details of anything which may result in a claim, and give us all the information we ask for. Please see 'Claims conditions' on page 21 for more information.
- 6 You accept that the terms and conditions of the policy cannot be changed unless we agree to the change in writing.
- 7 The following age restrictions apply.
 - If you have single-trip cover, you must not be 81 or over at the date your policy was issued.
 - If you have backpacker cover, you must not be 51 or over at the date your policy was issued.

We have the right to do the following.

- 8 Cancel the policy if you tell us something that is not true and this influences our decision to provide cover.
- 9 Cancel the policy and make no payment if you, or anyone acting for you:
 - make a claim that is dishonest, intentionally exaggerated or fraudulent in any way; or
 - provide any false or misleading information when applying for this insurance or supporting a claim.In these circumstances we may report the matter to the police or any other establishment.
- 10 Only cover you for the whole **trip** and not issue a policy if you have started your **trip** has started.
- 11 Take over and deal with, in your name, any claim you make under this policy.
- 12 Take legal action in your name (but at our expense) and ask you to give us any details we need, and to fill in any necessary forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.
- 13 With your or your personal representative's permission, get information from your medical records to help us or our representatives deal with any claim. This could involve you being medically examined or having a postmortem after your death. We will not give personal information about you to any other organisation without your permission.
- 14 Send you **home** at any time during your **trip** if you are taken ill or injured. We will only do this if the **doctor** treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
- 15 Not accept liability for the costs of repatriation or treatment if you refuse to follow advice from the **doctor** treating you and our medical advisers.

- 16** Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and insurance confirmation email. We can recover all costs that you have used if you have travelled or made a claim, or you intend to make a claim.
- 17** Refuse to pay any claim on this policy (except under section 7 'Personal accident') for any amounts covered by another insurance, or by anyone or anywhere else (for example, any amounts you can get back from private health insurance, any reciprocal health agreement, transport or accommodation provider, home contents insurer or any other claim amount recovered by you). In these circumstances we will only pay our share of the claim.
- 18** If you cancel your **trip** or cut it short for any reason other than those specified in section 1, we will cancel all cover provided by your policy for that **trip**, without refunding your premium.
- 19** Ask you to pay us back any amounts that we have paid and which are not covered by this policy.

Claim conditions

For sections 1 to 11 and 13 to 14

To make a claim, the quickest and easiest way is to visit the website at www.allianz-protection.com. This will lead you to our online claims notification service where you can fill in an online claim form.

You can also get a claim form by:

- phoning 020 8603 9958;
- sending an email to travel.claims@allianz-assistance.co.uk; or
- writing to Allianz Assistance, Travel Insurance Claims, PO Box 528, Manchester, M28 8FQ.

For section 12

You must report any incident or event that could give rise to a claim. You should do this as soon as reasonably possible by:

- writing to TPA Lloyd's & London Market Team, Sedgwick International UK, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ;
- phoning the UK dialling code then +44 (0)2920 386966;
- sending an email to allianzpartners@uk.sedgwick.com.

Please give **your** policy number and quote Allianz Assistance.

You should fill in the claim form and send it to us as soon as possible with all the information and documents we ask for. You must give us as much detail as possible so we can handle your claim quickly. Please keep photocopies of all the information you send us.

You will need to get some information we need while you are still on your **trip**. Below is a list of the documents we will need to deal with your claim.

For all claims, we will need the following.

- Your original booking invoice and travel documents showing the dates and times of travel.
- Original receipts for all out-of-pocket expenses you have had to pay.
- Original bills or invoices for amounts you have been asked to pay.
- Details of any other insurance you have that may cover the same loss, such as household insurance or private health insurance.
- As much evidence as possible to support your claim.
- If you have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, we will need evidence of why you believe your travel should be considered essential. Examples of what we consider to be essential travel are if:
 - A **close relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
 - A **close relative** has died and you need to attend the funeral;
 - Your property abroad has been seriously damaged and you need to arrange and/or oversee professional repairs;
 - You have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
 - You have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If you are unsure whether the purpose of your travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact Allianz Assistance travel insurance on 020 8603 9653, write to Travel Department, Allianz Assistance, 102 George Street, Croydon, CR9 6HD, or email insurance@allianz-assistance.co.uk

As well as the claims conditions above, there are conditions specific to particular types of claim. These are set out at the end of each section.

Making a complaint

We aim to provide a first-class policy and service. If you feel that we have not done so, please tell us so that we can do our best to solve the problem. Making a complaint does not affect your right to take legal action against us.

Step 1

- **For sections 1 to 11 and 13 to 14**

Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.
Phone: 020 8603 9853 Email: customersupport@allianz-assistance.co.uk

Please give us your name, address, policy number and claim number (if you have one), and enclose copies of relevant correspondence between you and us as this will help us to deal with your complaint as quickly as possible.

- **For section 12**

Write to: Customer Complaints, TPA Lloyd's & London Market Team, Sedgwick International UK, Oakleigh House, Park Place, Cardiff, CF10 3DQ
Phone: UK dialling code then +44 (0)2920 386966 Email: allianzpartners@uk.sedgwick.com

Quote your policy number and claim number (if you have one).

Step 2

- **For all sections**

If you are not satisfied with the final response you get to your complaint, you can refer it to the UK Financial Ombudsman Service.

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Phone: 0800 023 4567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Section 1 Cancellation or cutting your trip short

If you think you may have to cut your **trip** short, you must tell us immediately (see under the heading '24-hour emergency medical assistance' on page 15 for more information).

What is covered

We will pay up to the amount shown in the schedule (see pages 4 to 5) in total for unused accommodation, transport, excursions and other travel expenses which you have paid or will have to pay and that you cannot recover from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances.

For cancellation

If you cancel your **trip** before it begins because one of the following happens.

- The death, serious injury or serious illness of
 - 1 you;
 - 2 someone booked to travel with you;
 - 3 a **close relative** of you or someone booked to travel with you;
 - 4 someone you were going to stay with; or
 - 5 a business associate of you or someone booked to travel with you.

Note

For **1, 2** and **3** above, this will include being diagnosed with an epidemic or pandemic disease such as COVID-19.

- You or someone booked to travel with you is called for jury service in your **home** country or as a witness in a court in your **home** country.
- The police say that you or someone booked to travel with you need to stay in your **home** country because of a burglary or damage caused to your **home** or place of business by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees or being hit by an aircraft or vehicle.
- If you are aged 18 to 65, being made redundant by an employer you have been employed by for a continuous period of two years or more.
- you or someone booked to travel with you being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that you or someone booked to travel with you, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where you are travelling to, from or through.
- you or someone booked to travel with you being refused boarding of the public transport on which you are booked to travel, on the order of government, public authority or carrier, due to you or someone booked to travel with you displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

For cutting your trip short

If you cut your **trip** short because of one of the following.

- Anything mentioned above for cancellation, except redundancy.
- You having to be in hospital for the rest of your **trip**.

Note

We will calculate claims for cutting your trip short from the date you need to return to your **home** country, or the date you are either held in **quarantine** or go into hospital as an inpatient, to the end of your booked **trip**. We will pay unused accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

What is not covered

For cancellation and cutting your trip short

- The **excess** shown in the schedule.
- Any medical condition set out under 'Health declaration and health exclusions' on pages 12 to 13.
- Anything which the company providing your transport or accommodation, their agents, any person acting for you, or your conference organiser, is responsible for.
- Booking, credit-card and non-sterling transaction fees.
- The cost of any airport tax which you can recover from elsewhere.
- Administration costs your travel, accommodation or other provider charges to process any refund due as a result of cancelling all or part of your booking.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if you paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or another similar scheme.
- Anything caused by any of the following.
 - You not having the correct passport or visa.
 - Your transport provider refusing to allow you to travel for any reason, except those shown as being covered.
 - Any restriction caused by the law of any country, or by people enforcing those laws.
 - The company providing your transport or accommodation, their agents, or any person acting for you, going bankrupt or into liquidation (see section 12 if you have gold cover).
 - Your vehicle being stolen or breaking down.
 - You not wanting to travel or not enjoying your **trip**.
 - Riot, civil commotion or industrial action.
 - You travelling in an aircraft other than a fully-licensed, passenger-carrying aircraft.
 - You committing suicide, deliberately injuring yourself or deliberately putting yourself at risk (for example, swimming while under the influence of alcohol or climbing from one balcony to another), unless you were trying to save another person's life.
 - The death of any pet or animal.
 - An aircraft, cross-channel train or sea vessel you were booked to travel on being withdrawn from service (temporarily or permanently) by the carrier, or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

For cancellation only

- Any extra cancellation charges arising because you did not tell the company providing your transport or accommodation, their agents, or any person acting for you, as soon as you knew you had to cancel.
- Financial circumstances or unemployment, except caused by redundancy, which you find out about after the date you took out this policy or booked your **trip** (whichever is later).

For cutting your trip short only

- Cutting your trip short when we have not agreed to you doing so.
- Any costs when you did not get a medical certificate (from the **doctor** who treated you in the place where you were staying) saying that you needed to come **home** because of a death, injury or illness, unless our medical advisers agreed with the reason for cutting the **trip** short and decided that you were fit to travel.
- The cost of any of your remaining pre-booked tickets that you have not used, if we have paid extra transport costs for you to return to your **home** country earlier than planned.
- You travelling on a motorcycle, unless the driver holds a valid UK, the Channel Islands or the Isle of Man motorcycle licence and any insured person on the motorcycle was wearing a crash helmet.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- If you need to cut your **trip** short, call us immediately by phoning the UK dialling code then 44 20 8686 1666 to get our agreement for you to return **home** early.
- You must provide an original cancellation invoice setting out all cancellation charges that must be paid.
- For claims relating to illness or injury, you must provide a medical certificate filled in by the **doctor** treating you. For claims after a death, we will need a certified copy of the death certificate.
- If your claim results from any other circumstances, you must provide evidence of these circumstances.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 2 Emergency medical and associated expenses

If you are taken into hospital, you think you may have to come **home** early or extend your **trip** because of illness, injury or accident, or your medical expenses are over £500, we must be told immediately (see under the heading '24-hour emergency medical assistance' on page 15 for more information).

What is covered

We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your **trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**).

Cover outside your home country

Up to the amount shown in the schedule (see pages 4 to 5) for reasonable fees or charges that must be paid for any of the following.

Treatment

Fees for medical and surgical treatment, medication costs, the cost of hospital, nursing home or nursing services.

Repatriation

Returning you to your **home** or to a hospital or nursing home in your **home** country, if this is medically necessary.

Transport and accommodation

Reasonable extra transport and accommodation costs for you and one other person who stays with or travels with you, or travels to you from your **home** country, on medical advice.

Funeral expenses

The reasonable cost of transporting your body or ashes to your **home**, or up to £1,500 for your funeral expenses in the place where you die, if this is outside your **home** country.

Search and rescue

Mountain search and rescue services when medically necessary.

We will also pay the following.

Inpatient benefit

Up to the amount shown in the schedule if you are in hospital as an inpatient during the **trip**, as well as any fees or charges paid under 'Treatment' above.

Dental

Up to the amount shown in the schedule for emergency dental treatment to relieve sudden pain.

Excursions

Up to the amount shown in the schedule in total for excursions that you paid for before your **trip** began, if you cannot recover the costs from anywhere else, and you get written advice from a **doctor** stating that you cannot go on the excursions because of an injury or illness that arose during your **trip**.

Cover within your home country

Up to £50,000 for the following.

- The reasonable extra transport and accommodation costs for you and one other person to stay with or travel with you, or travel to you from your **home** country, on medical advice.
- The reasonable cost of transporting you, your ashes or body **home**.

What is not covered

Under both 'Cover outside your home country' and 'Cover within your home country'

- Any medical condition set out under 'Health declaration and health exclusions' on pages 12 to 13.
- Extra costs for transport and accommodation which are of a higher standard to those you have already used on your **trip**, unless we agree otherwise.
- Anything caused by you:
 - travelling in an aircraft other than a fully-licensed, passenger-carrying aircraft;
 - committing suicide, deliberately injuring yourself or deliberately putting yourself at risk (for example, swimming while under the influence of alcohol or climbing from one balcony to another), unless you were trying to save another person's life; or
 - travelling on a motorcycle, unless the driver holds a valid UK, the Channel Islands or the Isle of Man motorcycle licence and any insured person on the motorcycle was wearing a crash helmet.
- Any costs arising more than 12 months after the date of your death, injury or illness.
- Any costs for taxi fares and phone calls (including mobile calls) resulting from an incident a claim is being made for under this section.
- Except for inpatient benefit and excursions, the **excess** shown in the schedule on pages 4 to 5, unless your claim is reduced because you used an EHIC, GHIC or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 13 for more information).
- Except for inpatient benefit and excursions, the cost of replacing any medication you were using when you began your **trip**.

Under 'Cover outside your home country' only

Treatment

- Services or treatments you receive in your **home** country.
- Services or treatments you receive which we and the **doctor** treating you think can wait until you get back to your **home** country.
- Medical costs over £500 which we have not authorised.
- Inpatient treatment or repatriation which we have not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Funeral expenses

- You being buried or cremated in your **home** country.

Dental

- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work using precious metals.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- If you go into hospital or need to return to your **home** or to a hospital or nursing home in your **home** country, or your medical fees are likely to be more than £500, you must phone our 24-hour emergency medical assistance line by phoning the UK dialling code then 44 20 8686 1666.
- You must get medical evidence from the **doctor** treating you to confirm the illness or injury and the treatment given, including the dates you went into and left hospital, if this applies.
- If a **doctor** at your resort advised you to not go on your pre-booked excursions for medical reasons, you must get a medical certificate from them to confirm this.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 3 Loss of passport

What is covered

We will pay the following if your passport is lost, stolen or destroyed on your **trip**.

Cost of issuing a temporary passport

Up to the amount shown in the schedule (see pages 4 to 5) in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport so you can return to your **home** country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on your passport that is lost or has been stolen or destroyed.

What is not covered

- Any claim if you have not got a letter from the consulate you reported the loss to.

Conditions for making a claim

As well as the claim conditions on page 21, the following condition also applies.

- You must provide a receipt from the consulate confirming the cost of the replacement passport, and a written report from the police if your passport has been stolen.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 4 Delayed personal possessions

What is covered

We will pay up to the amount shown in the schedule (see pages 4 to 5) in total for essential replacement items if there is a delay of 12 hours or more in your **personal possessions** (not including **valuables** or **ski equipment**) arriving at the destination of your outward **trip**.

Note

You must send us the receipts for any replacement items that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under section 5 'Personal possessions'. This only applies if you have chosen Silver, Gold or Backpacker cover (not Bronze).

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must get a property irregularity report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. You should do this within seven days of the delay.
- You must write to the airline within 21 days to confirm details of the essential replacement items you have bought.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 5 Personal possessions

What is covered

We will pay up to the amount shown in the schedule (see pages 4 to 5) in total for your **personal possessions** (not including **ski equipment** or **business equipment**) that are damaged, stolen, lost or destroyed on your **trip**.

The most we will pay in total for **valuables**, whether you own them yourself or jointly, is shown in the schedule. There is also a single-article limit, and a limit for items that are part of a pair or set. These limits are shown in the schedule.

Note

We will decide whether to:

- pay the cost of repairing your items;
- replace your belongings with equivalent items; or
- pay the cost of replacing your items (in which case we will take off an amount for wear, tear and loss of value).

What is not covered

- The **excess** shown in the schedule.
- More than £50 for tobacco and vaping products, alcohol, fragrances and perfumes.
- More than the part of the pair or set that is stolen, lost or destroyed.
- Breakage of or damage to:
 - sports equipment while it is being used;
 - fragile items; or
 - audio, video, computer, television, fax and phone equipment.
- Loss or damage due to the climate, wear and tear, loss in value, cleaning, moths or vermin.
- The cost of replacing or repairing false teeth.
- More than one mobile phone for each person insured under this policy.
- Loss or theft of, or damage to, the following.
 - Items which you cannot provide a receipt or other proof of purchase for.
 - Films, tapes, cassettes, computer games, electronic games, minidisks, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
 - Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - **Personal possessions** unless you are wearing or carrying them, they are locked in the accommodation you are using on your **trip** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
 - **Valuables** left in a motor vehicle.
 - **Valuables** carried in suitcases, holdalls or similar containers, unless they are with you all the time.
 - **Valuables** unless you are wearing or carrying them, they are locked in a safe or safety deposit box (if one is available), or they are locked in the accommodation you are using on your **trip**.
 - Contact or corneal lenses, unless as a result of theft or damage caused by fire.
 - Bonds, share certificates, guarantees or documents of any kind.
 - **Personal money** (see section 6).
 - Passport (see section 3).

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must report the theft, damage or loss to the police within 24 hours of discovering it and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or your accommodation manager and ask them for a written report.
- You must provide original receipts, vouchers or other suitable evidence to prove that you bought or own the lost, stolen or damaged **personal possessions**, and showing the value.
- You must keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the damaged item will then belong to us.
- You must get an estimate for repairing the damaged items.
- For a claim for loss or damage during the course of a **trip**, please get a property irregularity report (PIR) from the airline or a carrier's report from the rail company, shipping line or handling agent. You must do this within seven days of the theft, loss or damage.
- You must block lost or stolen mobile phones with your network provider and ask them for written confirmation that this has been done.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 6 Personal money

What is covered

We will pay up to the amount shown in the schedule (see pages 4 to 5) for loss or theft of your **personal money** (but no more than the amount shown in the schedule in total for cash, whether jointly owned or not) while on your **trip**.

What is not covered

- The **excess** shown in your schedule.
- Compensation, unless you can provide receipts for the amount of currency you had, from the place where you got the currency.
- Loss or theft of **personal money**, unless it is on you, locked in a safe or safety deposit box (if one is available), or locked in the accommodation you are using on your **trip**.
- **Personal money** left in a motor vehicle.
- Loss caused by a drop in exchange rates, or any shortage caused by mistakes made when exchanging currency.
- Loss or theft of traveller's cheques if the place you got them from provides replacements.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if you paid for them using frequent-flyer points, Avios, loyalty-card points, vouchers or another similar scheme.

Conditions for making a claim

As well as the general claim conditions on page 21, the following conditions also apply if you make a claim.

- You must report the theft, damage or loss to the police within 24 hours of discovering it and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or accommodation manager and ask them for a written report.
- You must get confirmation, such as foreign-exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or other suitable evidence for sterling.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 7 Personal accident

What is covered

If you have an accident during your **trip**, we will pay you or your personal representative one of the amounts shown below. For the purposes of this section 7, an accident is an unexpected event caused by something external that:

- can be identified; and
- results in a physical bodily injury that leads to death, permanent loss (of sight or use of a hand or foot) or permanent disability within a year of the accident.

Death

We will pay up to the amount shown in the schedule (see pages 4 to 5) for death. (We will not pay more than £2,500 if you are aged 15 or under at the time of the accident.)

Permanent loss

We will pay up to the amount shown in the schedule for total and permanent loss of sight in one or both eyes, or total and permanent loss of use of one or both hands or one or both feet.

Permanent disability

We will pay up to the amount shown in the schedule for a permanent physical disability which prevents you from doing paid work. (We will not pay this if you are aged 15 or under or aged 65 or over at the time of the accident.)

Note

Any claim payment made as a result of your death will be paid to your personal representative.

What is not covered

- Any medical condition set out under 'Health declaration and health exclusions' on pages 12 to 13.
- Any claim arising more than one year after the original accident.
- Anything caused by the following.
 - You having any illness or condition that is gradually getting worse, unless it is shown on your insurance confirmation email.
 - You travelling in an aircraft other than a fully-licensed, passenger-carrying aircraft.
 - You committing suicide, deliberately injuring yourself or deliberately putting yourself at risk (for example, by swimming while under the influence of alcohol or climbing from one balcony to another), unless you were trying to save another person's life.
 - You travelling on a motorcycle, unless the driver holds a valid UK, the Channel Islands or the Isle of Man motorcycle licence and any insured person on the motorcycle was wearing a crash helmet.

We will not pay more than one of the benefits resulting from the same injury.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must give us a detailed account of the circumstances surrounding the event, including photographs and video evidence (if appropriate).
- We will need medical evidence from the **doctor** treating you to confirm the extent of the injury and the treatment given, including dates you went into and left hospital.
- You must give us full details of any witnesses, and written statements from them if possible.
- We will need a certified copy of the death certificate, if appropriate.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 8 Missed departure

What is covered

We will pay you up to the amount shown in the schedule (see pages 4 to 5) in total for the cost of extra accommodation and transport which you have to pay to get to your destination or back **home** if you do not get to the **departure point** by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down.

What is not covered

- Any claim where you did not:
 - get a letter from the public-transport provider (if appropriate) confirming that the service did not run on time;
 - get confirmation of the delay from the company or authority who went to the accident or breakdown (if appropriate) affecting the vehicle you were travelling in; or
 - allow enough time in your travel plans for delays which could reasonably be expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before you took out this policy or booked your **trip** (whichever is later).
- Public transport not running on time because of a riot, civil commotion, strike or industrial action which began or was announced before you left **home**, or if you could reasonably have made other travel arrangements.
- An aircraft, cross-channel train or sea vessel you were booked to travel on being temporarily or permanently withdrawn from service by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must give us a detailed account of the circumstances causing you to miss your departure, together with supporting evidence from the public-transport provider or the breakdown company or other authority attending the private vehicle you were travelling in.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 9 Delayed departure

What is covered

We will pay compensation if the transport you are booked on is delayed at its **departure point** from the time shown in your travel itinerary (plans) because of:

- a serious fire, storm or flood damage at the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the transport; or
- a mechanical or structural fault in the vehicle.

We will pay the following.

If you continue with the trip after the delay

Up to the amount shown in the schedule (see pages 4 to 5).

If you abandon the trip because of a delay of more than 24 hours in your home country

Up to the amount shown in the schedule (see pages 4 to 5) in total for the unused parts of the **trip** which have been paid for or must be paid for, and which you cannot recover the cost of from anywhere else.

What is not covered

- Anything caused by you not checking in at the **departure point** when you should have done.
- Missed connections.
- Compensation, unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before you took out this policy or booked your **trip** (whichever is later).
- An aircraft, cross-channel train or sea vessel you were booked to travel on being temporarily or permanently withdrawn from service by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

If you abandon the trip

- The **excess** shown in the schedule.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if paid for them using frequent-flyer points, Avios, loyalty-card points, vouchers or another similar scheme.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must provide written confirmation from the airline, rail company, shipping line or handling agent of the scheduled and actual departure times, and why the departure was delayed.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 10 Personal liability

If you are hiring or using a motorised or mechanical vehicle or machinery while on your **trip**, you must make sure that you get the necessary insurance from the hire company or owner. We do not cover this under our policy.

What is covered

We will pay up to the amount shown in the schedule (see pages 4 to 5), plus any other costs we agree to in writing, for anything you do during your **trip** which makes you legally liable for one of the following.

- Bodily injury to any person.
- Loss of or damage to property which you do not own and which you or a **close relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your **trip** that does not belong to you or a **close relative**.

Note

We must be told as soon as you or your personal representatives become aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.

Please do not negotiate with or make any payment to the other person, or admit or deny any liability, without our permission in writing.

What is not covered

- The **excess** shown in the schedule.
- Any liability for something which:
 - is suffered by anyone employed by you or a **close relative** and is caused by the work they are employed to do;
 - is caused by something you deliberately did or did not do;
 - is caused by your employment or the employment of a **close relative**;
 - is caused by you using any firearm or weapon;
 - is caused by any animal you own, look after or control; or
 - you agree to take responsibility for, if you would not have otherwise been held responsible for it.
- Any contractual liabilities.
- Any liability for bodily injury suffered by you, a **close relative** or someone booked to travel with you.
- Compensation or other costs caused by accidents arising from you owning, hiring or using:
 - any land or building (except for you staying in the accommodation you are using on your **trip**);
 - motorised or mechanical vehicles and any trailers attached to them; or
 - aircraft, motorised watercraft or sailing vessels.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must give us a detailed account of the circumstances surrounding the claim, including photographs and video evidence (if appropriate).
- You must give us any writ, summons or other correspondence you receive from a third party. (Please note that you should not admit liability, offer to make any payment or correspond with any third party without our permission in writing.)
- You must give us full details of any witnesses, and written statements if possible.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 11 Legal expenses

You can call our 24-hour legal helpline for advice on travel-related legal problems to do with your **trip**.

Phone: UK dialling code then 44 20 8603 9804

What is covered

If you die, fall ill or are injured during your **trip** and you (or your personal representative) take legal action against a third party to claim damages or compensation for negligence, we will do the following.

- Nominate an appointed adviser to act for you. This could be a solicitor or a suitably qualified person or company (including us). If you and we cannot agree on an appointed adviser, the matter can be referred to an alternative resolution facility.
- Pay legal costs of up to the amount shown in the schedule on pages 4 to 5 for you (but not more than twice this amount in total for all people insured under this policy) for each event giving rise to a claim.

Note

- You must conduct your claim in the way specified by the appointed adviser.
- You must keep us and the appointed adviser fully aware of all facts and correspondence, including any offers you receive to settle the claim.
- We will not be bound by any promises you give to the appointed adviser, or which you give to any person about payment of fees or expenses, unless we have given our permission.
- We can withdraw cover, after we have agreed to the claim, if we think we are unlikely to get a reasonable settlement or that the cost of the legal action could be more than the settlement.
- If we, you or the appointed adviser cannot recover our legal costs after a successful claim for compensation, we can take the costs from the compensation you receive. The amount we take is limited to the actual legal costs and will not be more than half of the compensation you receive.
- If you do not accept a reasonable settlement, we will not cover your claim. In this situation you should use alternative resolution facilities such as mediation.
- If you withdraw from a claim without our agreement, you must pay our legal costs. You will become responsible for all legal costs.

What is not covered

- The **excess** shown in the schedule.
- Any claim:
 - not reported to us within 90 days of the event giving rise to the claim;
 - if we think we are unlikely to get a reasonable settlement;
 - if we think the cost of the legal action could be more than the settlement we could get;
 - involving a dispute between you and a member of your household, a **close relative**, someone booked to travel with you, or one of your employees;
 - if another insurer or service provider has refused your claim, or there is a shortfall in the cover they provide; or
 - against a travel agent, tour operator or carrier, us, AWP P&C SA, another person insured under this policy, or our agent.
- Costs for legal action that we have not agreed to.
- Costs awarded as a penalty against you or the appointed adviser personally (for example, for not following court rules and protocols).
- Costs for legal action taken in more than one country for the same event.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- You must give us a detailed account of the circumstances of the event, including photographs and video evidence (if appropriate), within 90 days of the event causing your claim.
- You must send us any writ, summons or other correspondence you receive from any third party in connection with your claim. You should not reply to any correspondence without our permission in writing.
- You must give us full details of any witnesses, and any written statements from them.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 12 End supplier failure

What is covered

The **insurer** will pay up to the amount shown in the schedule (see pages 4 to 5) in total, for costs you incur as a result of insolvency of the **end supplier** that you made travel arrangements with prior to departure:

Financial failure prior to departure

Irrecoverable sums paid prior to the **financial failure** of the **end supplier** not forming part of an inclusive holiday; OR

Financial failure after departure

In the event of **financial failure** of the **end supplier** after your departure:

- additional pro rata costs incurred by you in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
- if curtailment of the **trip** is unavoidable – the cost of return transportation to the UK, Channel Islands or Isle of Man to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Note

Where possible you should contact us before you make alternative arrangements so that we can agree to the costs.

What is not covered

- Scheduled flights, travel or accommodation not booked within the UK, Channel Islands or Isle of Man prior to departure.
- Any costs resulting from the **financial failure** of:
 - Any **end supplier** which is, or which any prospect of **financial failure** is known by you or widely known publicly at the date you bought this policy.
 - Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight, travel or accommodation.
- Any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

- We will deal with any information you provide to us in compliance with the provisions of relevant Data Protection legislation. For the purposes of providing this insurance and the handling of any claims or complaints, we may need to transfer certain information which you have provided to other parties.
- Cover will not apply if by us making a payment of any claim or providing any benefit we would breach any sanction, prohibition or restriction imposed by law or regulation.
- No title, right or interest under this policy may be assigned, transferred, conveyed or removed without the written agreement of the insurer. Any attempt to assign rights or interests without the insurers written agreement is null and void.

Section 13 Winter-sports cover

This section only applies if you have paid the appropriate extra premium and cover is confirmed in your insurance confirmation email.

What is covered

Ski pack

We will pay up to the amount shown in the schedule (see pages 4 to 5) in total for your **ski-pack** costs that you have paid if:

- you have to cancel your **trip** or cut it short; or
- you cannot ski because of an injury or illness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19) during your **trip**;

and you cannot recover the costs from anywhere else.

Delayed ski equipment

We will pay up to the amount shown in the schedule for you to hire alternative **ski equipment** if yours is stolen on your outward journey or is delayed for more than 12 hours from when you arrived at your destination.

Ski equipment

We will pay up to the amount shown in the schedule in total for your own **ski equipment**, and up to the amount shown in the schedule in total for hired **ski equipment**, that is damaged, stolen, lost or destroyed on your **trip**.

There is also a limit for any single item. This limit is shown in the schedule.

Note

For **ski equipment**, we will decide whether to:

- pay the cost of repairing your items;
- replace your belongings with equivalent items; or
- pay the cost of replacing your items (in which case we will take off an amount for wear, tear and loss of value).

Piste closure

We will pay up to the amount shown in the schedule:

- for the cost of extra transport or lift passes to let you ski or snowboard at another resort; or
- as compensation if no other resort is available;

if you cannot ski or snowboard at your pre-booked ski resort because the ski lifts and ski schools are closed because of the weather.

Avalanche closure

We will pay up to the amount shown in the schedule for extra accommodation and transport costs you need to pay to get to your **trip** destination or back **home** because of an avalanche in your resort.

What is not covered

Ski pack

- Anything mentioned under the heading 'What is not covered' in section 1 'Cancellation or cutting your trip short'.
- Anything mentioned under the heading 'What is not covered' in section 2 'Emergency medical and associated expenses'.

Delayed ski equipment

- Anything mentioned under the heading 'What is not covered' in section 4 'Delayed personal possessions'.

Ski equipment

- Anything mentioned under the heading 'What is not covered' in section 5 'Personal possessions'.

Piste closure

- Any compensation for the first full 24 hours at your booked ski resort.
- Any **trip** in your **home** country.
- Any claim where you do not have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed for during your **trip**.
- Compensation which you can get from your tour operator or anywhere else.
- Costs if the ski lifts or ski schools in your pre-booked resort were closed when you took out the policy or booked your **trip**, if this was less than 14 days before the beginning of your **trip**.
- Any **trip** that takes place outside a recognised ski resort or the resort's official opening dates.

Avalanche closure

- Any claim where you do not have a letter from the relevant authority, or your tour operator's representative, confirming the dates and location of the avalanche.
- Compensation which you can get from your tour operator or anywhere else.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

Ski pack

- You must provide medical evidence from the **doctor** treating you to confirm the illness or injury and the treatment given, including the dates you went into and left hospital, if this applies.
- If a **doctor** at your resort advised you not to take part in your pre-booked ski activities for medical reasons, you must get a medical certificate from them to confirm this.

Ski equipment

- You must give us all hire receipts and luggage labels or tags.
- If your **ski equipment** is delayed or misdirected, you must get a written report from your airline or other carrier.

Piste closure and avalanche closure

- You must get written confirmation from your tour operator, the local piste authority or the ski-lift operator to confirm the dates of and reason for the closure.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

Section 14 Business cover

This section only applies if you have paid the appropriate extra premium and cover is confirmed in your insurance confirmation email.

What is covered

Replacement business associate

We will pay up to the amount shown in the schedule (see pages 4 to 5) in total to send a replacement **business associate** to complete your business duties if you have to cut your **trip** short.

Business equipment

We will pay up to the amount shown in the schedule in total for your **business equipment** that is damaged, stolen, lost or destroyed on your **trip**.

What is not covered

Replacement business associate

- Anything mentioned under the heading 'What is not covered' in section 1 'Cancellation or cutting your trip short'.

Business equipment

- Anything mentioned under the heading 'What is not covered' in section 5 'Personal possessions'.

Conditions for making a claim

As well as the claim conditions on page 21, the following conditions also apply.

Replacement business associate

- If a **business associate** needs to take your place after you have had to cut your **trip** short you must call us immediately to get agreement from us. Phone the UK dialling code then 44 20 8686 1666.

Business equipment

- You must report the theft, damage or loss to the police within 24 hours of discovering it and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or your accommodation manager and ask them for a written report.
- You must provide original receipts, vouchers or other suitable evidence to prove that you bought or own the lost, stolen or damaged **business equipment**, and which show the value.
- You must keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the damaged item will then belong to us.
- You must get an estimate for repairing the damaged items.
- For a claim for loss or damage during the course of a **trip**, please get a property irregularity report (PIR) from the airline or a carrier's report from the rail company, shipping line or handling agent. You must do this within seven days of the theft, loss or damage.

The general exclusions (page 18), general conditions (pages 19 to 20) and claim conditions (page 21) also apply.

If you want a copy of this policy in large print or Braille,
or you need an audio version, phone us 020 8603 9653.

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