

# Advantage Blue Travel Insurance Policy

# Contents

## IMPORTANT!

You are covered for up to two weeks' travel within Europe in each 12-month period and you must contact us on 0845 301 1317 to tell us your trip dates and in order for cover to be confirmed.

It is recommended that you read this booklet before travelling. Whilst all the words are important, you should pay particular attention to all definitions, exclusions, conditions and claims conditions.

You should carry this booklet with you whenever you are travelling.

Calls may be recorded. Maximum call charge from a UK BT landline is 4p per minute (0845) and 8p per minute (0870). Calls from other networks may vary.

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## Important information

### Insurer

NatWest **Advantage Blue Travel Insurance** is underwritten by UK Insurance Limited (UKI), who are authorised and regulated by the Financial Services Authority. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Group Company.

### How to make a claim

To notify us of a claim in the first instance please telephone 0845 301 1317.

### To arrange travel insurance

Please contact the NatWest **Advantage Blue** Membership Helpline on 0845 301 1317.

### Your right to cancel

You have the right to cancel this insurance at any time. As this policy cannot be cancelled in isolation you will also have to cancel your NatWest **Advantage Blue** package.

### How to complain

Should there ever be an occasion where you need to complain, please call us on 0870 609 2854. If your complaint relates to a claim, please call 0870 609 2848. If you prefer to write, then please address your letter as follows:

- Claims-related complaints to: NatWest Advantage Claims Services, Waverly House, Farnham Business Park, Weydon Lane, Farnham, Surrey GU9 8QT.
- All other complaints should be addressed to: NatWest Advantage Customer Services, PO BOX 106 Broad Street, Bristol, BS99 7NQ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

### Details about our regulator

UK Insurance Limited (UKI) is authorised and regulated by the Financial Services Authority (FSA). The FSA website which includes a register of all regulated firms can be visited at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register), or the FSA can be contacted on 0845 606 1234.

UKI is on the FSA Register and UKI's FSA Registration number is 202810.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk)

### Statement of needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

## Emergency assistance

### The 24-hour worldwide emergency service

Our assistance services, who are based in the UK, provide a 24-hour emergency travel service which includes medical assistance and personal travel referral service for NatWest **Advantage Blue** product holders and their partners travelling outside their country of residence.

### What to do in the event of a medical emergency

Contact our assistance services as quickly as possible in the event of illness or accident (other than minor problems, e.g. a simple consultation with a doctor or a trip to a pharmacy) involving any insured person whilst abroad by calling:

Telephone 01252 740060  
(from abroad +44 1252 740060)  
Fax 01252 740 111  
(from abroad +44 1252 740111)

Please state that you are a NatWest **Advantage Blue** customer and provide details of the problem.

An experienced co-ordinator in the UK will deal with your enquiry and will then ensure that where necessary:

- (a) Hospitals are contacted and necessary fees guaranteed.
- (b) Medical advisors are consulted at the outset for their views on the possibility of arranging repatriation.
- (c) Assistance upon arrival in your country of residence is provided where medically necessary.

Assistance co-ordinators are, in most cases, multi-lingual and able to converse with doctors and hospitals abroad.

You may also call our assistance services for information relating to emergency health matters when travelling abroad.

### Medical advice

Our assistance services will:

- Provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment is required.
- Arrange for a doctor to call and, if necessary, hospitalisation.
- One of our assistance services medical officers will continue monitoring the patient's condition.
- Help obtain special drugs if they are not obtainable locally and despatch them to the patient.

### Money advance

If you are unable to obtain sufficient funds locally, a cash advance of up to £500 can be arranged, if needed for a genuine emergency. A guarantee of repayment to cover the amount will be required.

### Legal referral

Legal referral to an Embassy or Consulate or to another source of counsel if legal advice is needed.

### Message line

Emergency message relay to pass on up to two messages to relatives or business associates if medical or travel problems disrupt your travel schedule.

### Document care

Help with the replacement of lost or stolen tickets and travel documents and referral to suitable travel offices.

## Operation of cover

You are covered for up to two weeks' travel within Europe in each 12-month period and you must contact us on 0845 301 1317 to tell us your trip dates and in order for cover to be confirmed.

## Schedule of insured persons

This policy wording confirms who is eligible for cover under the policy issued to NatWest **Advantage Blue** by UK Insurance Limited.

1. All NatWest **Advantage Blue** product holders
  2. The NatWest **Advantage Blue** product holder's partner
- Please refer to the definitions of this policy below.

## General provisions

The policy is evidence of the contract between you and us. The policy and any endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. The conditions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be paid. From time to time it may be necessary to alter your travel insurance policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice or some other future specified date. Please note that upon surrender, termination or cancellation of your NatWest **Advantage Blue** package, the benefits under this travel policy will no longer be available to you.

## Sharing of claims and underwriting information

UK Insurance Limited exchange information with other Insurers through various databases to help check the information provided and also to prevent fraudulent claims. In the event of a claim, the information you have supplied on your application form, together with the information you supply on a claim form and other information relating to a claim, will be put on record and made available to other Insurers.

## Law applicable to the contract

The law of the United Kingdom allows you and us to choose the law which will apply to this contract. Unless it says differently anywhere else in the policy, the law that applies to the part of the United Kingdom in which you normally live will govern the contract.

If you do not normally live in the United Kingdom, English Law shall apply.

## Definitions

Any word defined below will have the same meaning wherever it appears in the travel insurance policy and any endorsements.

### Product holder

The holder of a NatWest **Advantage Blue** package.

### Abroad

Outside your country of residence.

### Anticipated Event

Any event or occurrence which you or your immediate family knew would occur or could have reasonably have expected to occur during your trip and which you or your immediate family were aware of at the time of booking the trip.

### Bodily injury

A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).

### Business equipment

Business equipment is computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunications equipment, business books, stationery and office equipment all owned by or the legal responsibility of you.

### Business samples

Business samples means all business stock owned by or the legal responsibility of you.

### Country of residence

The country in which you reside and have resided for (or made formal arrangements to reside) at least six consecutive calendar months in the last year. Note: For the purposes of this insurance England, Wales, Scotland, Northern Ireland, Isle of Man and the Channel Islands are considered one country.

### Europe

Is: Europe and The Channel Islands, and those countries bordering the Mediterranean Sea, Madeira, Canary Islands, The Azores, Cyprus, Morocco, Egypt, Jordan, Israel, the Commonwealth of Independent States west of the Ural Mountains, Republic of Ireland and Iceland.

### Excess

An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.

### Extra accommodation

Extra accommodation is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls, newspapers, taxis.

### Golf equipment

A complete set of golf clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

### Guest

Any individual whilst travelling with a product holder during the period of the trip and for whom the appropriate additional premium has been paid.

### Hazardous activity

- Flying, except while travelling in a fixed wing aircraft or helicopter as a passenger, not as a pilot or aircrew, nor for the purpose of undertaking any trade or technical operation in or on the aircraft. Hang-gliding, ballooning, paragliding, parachuting, parasailing or other aerial activities.

- Motorcycling on machines exceeding 125cc unless you hold a full motorcycle licence and have done so for at least three years and are accident and conviction free. To be eligible for cover for riding machines over 125cc, it will be necessary to register your qualification before travelling by calling the NatWest **Advantage Blue** Membership Helpline on 0845 301 1317. In any case, whether using a motorcycle as a rider or a passenger a helmet must be worn.
- Mountaineering or cliff or rock climbing necessitating the use of ropes or guides.
- Potholing.
- Canyoning.
- Engaging in or practising for speed or time trials, sprints or racing of any kind.
- Manual work of any kind.
- White water rafting, canoeing or sailing outside territorial waters, unless undertaken under suitably qualified supervision as a pre-paid element of the trip.
- SCUBA diving unless you are a qualified diver and you are accompanied at all times with another qualified diver or if you do not hold a SCUBA diving certificate, you are accompanied at all times by a qualified diving instructor and in any instance SCUBA diving beyond a depth of 30 metres is excluded.
- Professional sports.
- Bungee jumping.

### **Hi-jack/hi-jacked**

When a vehicle in which you are travelling is taken over illegally.

### **Home address**

Where you live in your country of residence.

### **Immediate family**

Your partner, Fiancé, Fiancée, Parents, Parents-in-law, Step-parents, Son, Son-in-law, Daughter, Daughter-in-law, Brother, Brother-in-law, Sister, Sister-in-law, Step-children, Legal Guardian, Grand-parents, Grand-children.

### **Insured couple**

The two individuals who are insured under this policy who are due to get married during a journey.

### **Journey**

A journey starts at the time of leaving your home address, to undertake a trip of no more than two weeks within Europe, until your return to your home address from your trip, both of which must be in your country of residence. The trip must not involve manual work.

### **Legal costs**

The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value and complexity of your claim. We will also pay costs which you are ordered to pay by a court or other organisation and any other costs we agree to in writing. The most we will pay for all costs will be £50,000 for any claim or claims arising from any one incident. This includes your costs and your opponent's costs.

### **Loss of limb**

A loss of limb is where it is permanently severed either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

### **Loss of sight**

Loss of sight is if the degree of sight remaining in one eye, after correction is 3/60 or less on the Snellen Scale (this meaning seeing at three feet what you should see at 60 feet), or in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

### **Manual work**

Any work that involves:

- Using, installing or maintaining equipment or machinery;
- Building or construction work;
- Caring for children in any capacity.

### **Medical advisor**

A senior medical officer appointed by the assistance service.

### **Medical practitioner**

A person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.

### **Mugged/mugging**

A violent attack on you with a view to theft by person(s) not previously known to you, which occurs abroad.

### **Partner**

Your spouse or a person in a relationship with the product holder that has been continuous for at least the last six months and where financial interdependence can be shown.

### **Period of insurance**

The start and end dates of travel you disclose to us.

### **Personal money**

Your personal money is defined as being cash, letters of credit, travel tickets and hotel vouchers.

### **Personal possessions**

Your suitcases or similar items taken or bought on a journey and their contents, which are designed to be worn or carried.

### **Pre-existing medical condition**

A pre-existing medical condition is defined as:

- A heart or cancer related condition for which you have received treatment in the last 12 months;
- A condition for which you are currently prescribed medication, whether you are taking it or not;
- A condition for which you are currently awaiting investigation or treatment for from a registered medical practitioner.

### **Public transport**

The following scheduled services: train, coach, bus, aircraft, taxi or sea vessel.

### **Secure area**

The locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind that closes off the luggage area behind the rear seats.

### **Single article**

One item, pair or set of articles (this doesn't include golf equipment).

### **Ski equipment**

Skis (including bindings), clothing, snowboards, boots and poles either owned or hired by you.

### **Ski pack**

Pre-paid lift pass, ski school and equipment hire fees or combination of these items.

### **Solicitor**

Any suitably qualified person acting for you to pursue a claim under Section M.

### **The insurer**

UK Insurance Limited (UKI). Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. UKI is a Royal Bank of Scotland Company.

## Total permanent disablement

A disability preventing you from doing any work of any kind for 52 weeks and at the end of this period there is no reasonable hope of improvement.

## United Kingdom/UK

England, Northern Ireland, Scotland, the Isle of Man, the Channel Islands and Wales.

## Valuable

Jewellery, items made with precious metals and/or precious or semiprecious stones, watches, furs, photographic equipment and accessories, binoculars, telescopes, audio/video equipment and accessories, computer equipment, mobile phones and other similar derivatives.

## We/Our/Us

UK Insurance Limited and all our agents.

## Wedding attire

Clothing bought especially for the occasion, hair styling and flowers.

## Winter sports activities

You are covered to take part in the following Winter sports activities:

- On-piste – skiing, snowboarding, snowcat skiing, mono-skiing, ski-bobbing, ice-skating, curling, tobogganing, snow-mobiling, ice skating, ice hockey, mono-skiing.
- Off-piste – skiing and snowboarding with a qualified instructor only.
- Cross-country skiing on locally recognised tracks only.

## Your/You/Insured Person/Adult

The product holder and their partner.

## PART A – Inclusive cover

You must contact us on 0845 301 1317 to let us know your trip dates prior to travel, otherwise this policy will not cover you.

## A – Baggage

### What you are covered for

a. We will provide cover for up to a maximum of £1,500, per insured person for personal possessions that are lost, damaged, stolen or destroyed whilst on your journey. The single article limit is £250.

The valuables limit is £300.

b. If your personal possessions are temporarily lost on the outbound journey from your country of residence and not restored to you:

1. Within four hours, we will cover the cost essential replacement items up to the value of £100.
2. Within 48 hours, we will cover the cost essential replacement items up to the value of £400.

### Commentary

*This cover is not designed to provide insurance for expensive items such as jewellery, photographic or video equipment and wheelchairs. You can usually cover items like this under your home insurance.*

*A personal possession is defined as your suitcases or similar items taken or bought on a journey and their contents, which are designed to be worn or carried.*

*A single article is defined as one item, pair or set of articles (this doesn't include golf equipment).*

*A valuable is defined as jewellery, items made with precious metals and/or precious or semiprecious stones, watches, furs, photographic equipment and accessories, binoculars, telescopes, audio/video equipment and accessories, computer equipment, mobile phones and other similar derivatives.*

### Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags;
2. Report any loss to the carriers or the Police within 24 hours of its discovery;
3. Take all steps to recover property which is lost or stolen;
4. Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report;
5. Follow the carrier's conditions of carriage;
6. Not abandon any property to us;
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

If your personal possessions prove to be permanently lost, the overall limit under part A. will apply.

### Commentary

*You must provide us with as much information as possible to substantiate your claims and where necessary make every attempt to recover your personal possessions.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of:

- a) Valuables left in luggage whilst in transit and outside the control of the insured person;
- b) Valuables left in a motor vehicle;

- c) Valuables and Personal possessions which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box;
- d) Personal possessions that are left in any motor vehicle, unless they are kept in the secure area of the motor vehicle;
- e) Valuables or Personal possessions:
  - 1) Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process;
  - 2) Being shipped as freight or under a bill of lading;
  - 3) Which are made of china, glass or similar fragile materials;
  - 4) By delay, detention, seizure or confiscation by Customs or other officials;
- f) Films, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material when we will pay the makers latest list price;
- g) Perishable goods, bottles or cartons and their contents or any damage caused by these items;
- h) Property more specifically insured by another policy;
- i) Contact or corneal lenses, dentures or hearing aids;
- j) Sports equipment and accessories whilst in use;
- k) Ski equipment and Golf equipment;
- l) Personal money, bonds, negotiable instruments, passports, driving licences, greencards and securities of any kind;
- m) Pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods, musical instruments, antiques and pictures and wheelchairs;
- n) Anything mentioned in the general exclusions.

### Commentary

*You must take care to look after your personal possessions, in particular your valuables. They should be kept on your person or secured in baggage, which stays with you at all times. If this is not possible these items should be locked in your accommodation or safety deposit box.*

*If you don't take precautions with your property, we may not pay your claim.*

*A secure area is defined as being the locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind that closes off the luggage area behind the rear seats.*

### Claims settlement

1. When we settle a claim under this section of the policy, we will at our option either:
  - a. pay the cost of replacing the item;
  - b. make a cash payment to you;
  - c. pay the cost of repairing the item.
2. We will make a deduction for wear and tear for claims for clothing, including sports clothing.
3. We will deduct an excess of £50 under part A of this section.

### Commentary

*An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.*

## B – Personal accident

### What you are covered for

We will pay one of the items shown below, if during a journey, you sustain bodily injury which shall solely and independently of any other cause, result within 12 months in your:

Item 1 – Death where you are aged:

a. Under 18 years	£2,000
b. 18 years and over	£25,000
Item 2 – Loss of Limb	£25,000
Item 3 – Loss of Sight	£25,000
Item 4 – Total Permanent Disablement	£25,000

### Commentary

*A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).*

*A loss of limb is where it is permanently severed either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm. Loss of sight is if the degree of sight remaining in one eye, after correction is 3/60 or less on the Snellen Scale (this meaning seeing at three feet what you should see at 60 feet), or in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.*

*Total Permanent disablement is a disability, preventing you from doing any work of any kind for 52 weeks and at the end of this period there is no reasonable hope of improvement.*

### What you are not covered for (exclusions)

In addition to anything in the general exclusions, we will not pay any claim which arises from or is in connection with:

1. Any sickness or disease, naturally occurring or degenerative condition.
2. A claim under more than one item of this section.
3. A pre-existing medical condition.
4. Your participation in a hazardous activity.
5. A claim over £25,000 for any guest named under endorsement to this policy.

### Commentary

*You must let us know if you are taking part in any activity, which is either the main purpose of your journey, or you know there is a good chance you are going to be taking part.*

### Claims settlement

We will pay the amounts as detailed above to you or your legal representatives.

If you die intestate, we will not issue a settlement cheque until the executors have been appointed.

## C – Cancellation

### What you are covered for

We will reimburse up to £5,000 per insured person, for journey deposits and costs, which you cannot recover from any other source and this is due to:

1. Death or serious injury or illness to you, a companion upon whom your travel depends, a member of your immediate family, a business partner all resident in your country of residence or a relative or friend in whose home you are intending to stay.
2. You or a travelling companion being required:
  - a. For jury service in your country of residence;
  - b. As a witness in a court of law in your country of residence;
  - c. To stay at your home address following a serious burglary, fire, storm or flood at your home address or usual place of business in your country of residence, which occurs during the 14 days immediately prior to the journey starting.

3. You being made unemployed or redundant.
  4. Your pet dog or cat requiring life saving treatment within the 7 days immediately prior to the journey starting.
  5. You being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended journey.
  6. The Foreign and Commonwealth Office advising against 'All Travel' to your intended destination.
  7. A medical practitioner advising you against travel for any reason.
13. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
  14. The transport operator or their agents refusing to transport you or an immediate relative of yours, or a travelling companion, because they consider that you or they are not fit to travel. For example, because you or a relative are not allowed to board an aircraft due to intoxication.

### Commentary

*At the time of booking the journey, you must not be aware of any reason why it may be cancelled.*

*Cancellation cover applies for a journey before you leave your home to start the journey.*

*A journey is a trip;*

- *A journey starts at the time of leaving your home address, to undertake a trip of no more than two weeks within Europe, until your return to your home address from your trip, both of which must be in your country of residence. The trip must not involve manual work.*

### Claims conditions

In addition to anything mentioned in the general conditions, we will only pay:

1. For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
2. Claims that are a result of an accident, illness or advice against travel, when a medical practitioner confirms in writing that cancellation or curtailment is medically necessary.
3. Claims for injury or illness to your cat, dog or leisure horse when it requires life saving treatment within seven days prior to the start of your journey.

### Commentary

*A medical practitioner is a person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination.
2. Any criminal proceedings or your financial circumstances.
3. Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking your journey.
4. Your unemployment due to lack of work if you are self-employed, your promotion or any other occupational posting other than staff transfer which is absolutely necessary and which must be confirmed in writing by your employer.
5. Your disinclination to travel or continue your journey.
6. Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.
7. Adverse weather conditions.
8. A pre-existing medical condition.
9. An anticipated event.
10. Anyone upon whom the journey depends receiving a terminal prognosis prior to the journey being booked or the insurance being taken out.
11. A delay of less than 12 hours, leading to you abandoning the journey.
12. You failing to notify the travel agent or tour operator as soon as you become aware of a reason to cancel the journey.



### Commentary

*For specific country advice, you can contact the Foreign and Commonwealth Office (FCO) on 0845 850 2829 or visit [www.fco.gov.uk](http://www.fco.gov.uk).*

### Claims settlement

1. You must:

- a. Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50, with the exception of claims:
  - a. For loss of holiday deposit, where the excess payable will be £10 per insured person;
  - b. For children travelling with an insured person, where no excess will be payable.

### Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. *A medical certificate in the event of a medical condition preventing you from travelling.*
- b. *A booking confirmation/invoice from the company with whom you booked the journey.*
- c. *Confirmation of other insurance which may cover the loss.*

## D – Curtailment of a journey

### What you are covered for

We will reimburse up to £5,000 per insured person, for unused travel and accommodation expenses, which you cannot recover from any other source following curtailment of a journey, due to:

1. Death or serious injury or illness to you, a companion upon whom your travel depends, a member of your immediate family, a business partner all resident in your country of residence or a relative or friend in whose home you are intending to stay.
2. You or a travelling companion being required:
  - a. For jury service in your country of residence;
  - b. As a witness in a court of law in your country of residence;
  - c. To return home following a serious burglary, fire, storm or flood at your home address or usual place of business in your country of residence, which occurs during the journey.

We will also provide cover for additional travel expenses needed to return you to your country of residence which have been authorised by the assistance service.

### Commentary

*You should contact the assistance service as soon as you become aware of any reason why the journey may need to be cut short, if you don't, we may be unable to pay your claim. Please refer to the Emergency Medical Expenses section E for advice on relatives stopping with you or travelling to you if medically necessary.*

## Claims conditions

In addition to anything mentioned in the general conditions, we will only pay:

1. For travel and accommodation expenses, which you have pre-paid or contracted to pay, at the time you realise a claim may be made.
2. Claims that are a result of an accident or illness, when a medical practitioner confirms in writing that curtailment is medically necessary.
3. Refunds for curtailment which have been calculated based on the number of complete days lost by you returning early to your country of residence.

## Commentary

*A medical practitioner is a person other than you, a member of your family or anyone travelling with you, who is qualified and registered as such by a recognised competent authority.*

## What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Government regulations, excluding where the UK FCO advise against 'All Travel' to your intended final destination.
2. Any criminal proceedings or your financial circumstances.
3. Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking your journey.
4. Your disinclination to travel or continue your journey.
5. Failure of the tour operator or any provider of transport or accommodation to fulfil the journey booking.
6. Adverse weather conditions.
7. A pre-existing medical condition.
8. Anyone upon whom the journey depends receiving a terminal prognosis prior to the journey being booked or the insurance being taken out.

## Commentary

*For specific country advice, you can contact the Foreign and Commonwealth Office (FCO) on 0845 850 2829 or visit [www.fco.gov.uk](http://www.fco.gov.uk)*

## Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50, with the exception of claims:
  - a. For children travelling with an insured person, where no excess will be payable.

## Commentary

*By saying reasonably necessary, we mean documents such as:  
a. A medical certificate in the event of a medical condition necessitating your early return or stay in hospital.*

## E – Medical and emergency expenses

### What you are covered for

We will pay up to £5,000,000 per insured person towards emergency dental, medical, surgical or hospital treatment which is required whilst you are on a journey.

We will also provide cover for:

1. Additional travel expenses needed to return you to your country of residence on the advice of our medical advisor.
2. Extra accommodation if the length of your journey is extended due to your stay in hospital.
3. Up to £2,500 towards the cost of your funeral or cremation in the country in which death occurs.
4. Up to £2,000 towards the cost of a friend or relative to be brought to, remain with or escort you back to your country of

residence on advice of our medical advisor.

5. The cost of returning your remains to your country of residence.

## Commentary

*This is not a private medical insurance. If you require emergency treatment, you must inform the assistance service immediately otherwise we may be unable to pay your medical expenses. If you need more than simple outpatient treatment of the sort you can pay for locally, you should call the assistance service for help and advice.*

*Extra accommodation is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls, newspapers, taxis.*

## Claims conditions

In addition to anything mentioned in the general conditions, payment of claims is conditional upon you:

1. Accepting our decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including repatriating you if our medical advisor confirms you are fit to return to your country of residence.
2. Contacting the assistance service as soon as possible after an incident arises to obtain authorisation for treatment or repatriation to take place or the UK.
3. Not travelling contrary to medical advice or to obtain treatment.
4. Not having received a terminal prognosis prior to the journey being booked or taking out the insurance.
5. Not awaiting medical treatment or investigations or tests prior to booking the journey or before becoming a product holder.
6. Advising us of any change in your health or circumstances before making any new travel arrangements, allowing us to confirm in writing that cover is still applicable.

## What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay:

1. Any expenses incurred 12 months after the original injury.
2. Any payment in respect of medical treatment obtained in your country of residence.
3. Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of our medical advisors and could have waited until your return to your country of residence.
4. Claims for treatment or repatriation that are not confirmed as being necessary by our medical advisor.
5. Claims which arise from a pre-existing medical condition.
6. Any treatment or aid obtained after you, in the opinion of our medical advisors, first became able to return to your country of residence.
7. For any claims due to your participation in hazardous activities.
8. Any claim for treatment, surgery or exploratory tests, which are not directly related to the illness or injury, which necessitated your admittance into hospital.
9. For single or private room accommodation, unless it has been deemed medically necessary by our medical advisor.
10. Treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre.
11. Any claims which arise from you failing to take medication, which you knew was required or to be continued on your journey.
12. For treatment for dental work involving the use of precious metals.

13. For treatment for dental work which is not to relieve immediate pain only.
14. An anticipated event.
15. Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
16. For the cost of any phone calls, other than necessary calls to our assistance service.

### Commentary

*Please be aware of seemingly large charges for medication or treatment – where possible, contact the assistance service before paying for any treatment.*

### Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50 from outpatient claims.
3. Where possible we will deal with the hospital direct.

### Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. A medical certificate in the event of a medical condition necessitating your stay in hospital.
- b. Receipts for treatment or medication you pay for.

## F – Personal liability

### What you are covered for

We will pay all sums up to £2,000,000 per policy, which you become legally liable to pay for death or bodily injury to any person or loss of or damage to their property, which occurs during the period of the journey.

We will also pay any costs and expenses awarded against you or incurred by you with our written consent.

### Commentary

*A bodily injury is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).*

### Claims conditions

In addition to anything in the general conditions:

1. You must forward any correspondence on to us, which you receive from the third party in connection with any incident which could cause a claim under this insurance.

### What you are not covered for (exclusions)

In addition to anything in the general exclusions, we will not pay any claim which arises from:

1. Death or bodily injury to you:
  - a. Employees;
  - b. Family;
  - c. Travelling companion/s.
2. Loss of or damage:
  - a. To property, which is in the custody or under the control of you, your employees, your family or your travelling companion/s;
  - b. Ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation);
3. Trade, employment, business or profession of any of you.
4. Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.

5. Any deliberate act or omission by any of you.
6. You acting as a leader of a group participating in any activity whether hazardous or not.
7. Any agreement unless that liability would have existed otherwise.

### Commentary

*When hiring motorised vehicles like cars, mopeds or jet skis on a journey, you must ensure that you have adequate third party liability insurance as this travel policy will not cover damage that you do to anyone else or their property when you are in charge of the vehicle.*

### Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £100 for claims for loss or damage to property.

### Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. All correspondence received by you from the person making a claim against you under this section.

## G – Personal money

### What you are covered for

We will provide cover for up to a maximum of £500, per insured person for personal money that is lost or stolen whilst on your journey.

We will also provide cover during the 72 hours immediately before you are due to leave on your journey.

### Commentary

*Your personal money is defined as being cash, letters of credit, travel tickets and hotel vouchers.*

### Claims conditions

In addition to anything not mentioned in the general conditions, in order for your claim to be considered you must:

1. Report any loss to the Police within 24 hours of its discovery and obtain a Police report from them.
2. Take all steps to recover property which is lost or stolen.
3. At all times, supervise or take reasonable care of your money to ensure its safety.
4. Provide us with receipts for the amount of money you are claiming for to substantiate your claim.

### Commentary

*You must provide us with as much information as possible to substantiate your claim i.e. mini bank statements to show you had the money and where necessary make every attempt to recover your personal money.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of personal money:

- a. Left in luggage whilst in transit and outside the control of the insured person;
- b. Outside your control, other than when it is kept in your locked personal accommodation or safety deposit box as long as force and violence has been used to gain entry to your locked personal accommodation or safety deposit box;
- c. Left in any motor vehicle;
- d. If you cannot provide proof that you had the money in your possession at the time of the loss;
- e. Due to error, omission or depreciation in value;
- f. More specifically insured by another policy.

## Commentary

*You must take care to look after your personal money. It should be kept on your person or secured in baggage, which stays with you at all times. If this is not possible it should be locked in your personal accommodation or safety deposit box.*

*If you don't take precautions with your personal money, we may not pay your claim.*

## Claims settlement

1. We will deduct an excess of £50.

## Commentary

*An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.*

## H – Travel delay and abandonment

### What you are covered for

#### A. Delay

We will pay you up to £250 for the first four hours' delay of the pre-booked flight, sailing, train or coach for additional expenses such as accommodation, travel, meals and refreshments which arise because the transport you have checked-in for is delayed – it doesn't cover the cost of telephone calls.

#### B. Abandonment

We will pay you up to £5,000, if after the first 12 hours' delay, you decide to abandon the journey and return to your home address.

## Commentary

*If you would like to claim under 'abandonment' please refer to the cancellation section.*

## Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Provide confirmation of the scheduled departure time as detailed on your travel itinerary and the actual departure time from the airline.
2. The delay must have been announced after you checked in.
3. Provide receipts confirming any additional costs you pay.

## What you are not covered for (exclusions)

In addition to anything mentioned in the general conditions, we will not pay for claims which are a result of:

1. You missing the check-in time as shown in your travel itinerary for any reason.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home.

## Commentary

*If you miss your departure, please see section J – Missed Departure.*

## Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.
2. No payment shall be made under more than one item of this section.
3. We will deduct an excess of £50 for claims under part b.

## Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. A booking confirmation/invoice from the company with whom you booked the journey.
- b. Confirmation of carrier of the delay.

## I – Missed connections

### What you are covered for

If your first flight is delayed after you have checked in, meaning that you miss your final departure from your home country and an alternative flight is not offered within four hours, we will pay up to £250 per insured person for additional accommodation, travel expenses, meals and refreshments.

## Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Provide confirmation of your scheduled departure times as detailed on your travel itinerary and your actual departure times from the airline.

## What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. You missing the check-in time as shown in your travel itinerary for any reason.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.

## Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.

## Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. A booking confirmation/invoice from the company with whom you booked the journey.
- b. Confirmation of carrier of the delay.

## J – Failure of public transport

### What you are covered for

We will pay up to £250 per insured person for additional accommodation, travel expenses, meals and refreshments, if you fail to arrive at your departure point in time to board your booked transport and this is because of:

1. An accident or breakdown involving your own vehicle;
2. The scheduled public transport taking you to your departure point not running to timetable.

## Commentary

*The definition of public transport is the following scheduled service: train, coach, bus, aircraft or sea vessel.*

## Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Provide confirmation of your scheduled departure time as detailed on your travel itinerary and your actual departure time from the airline/carrier.

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. You missing the check-in time as shown in your travel itinerary for any reason not detailed in the 'What you are covered for section'.
2. A strike or any form of industrial action which had been announced or commenced before you purchased the travel tickets, obtained confirmation of booking or before you departed from your home address.
3. Missed departure claims due to road traffic congestion or road closures where you have not left reasonable time to reach your departure point on time or are not travelling by scheduled public transport.

### Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.

### Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. A booking confirmation/invoice from the company with whom you booked the journey.
- b. Confirmation of your late arrival from the carrier.

## K – Loss of passport/driving licence

### What you are covered for

We will pay up to £750 per insured person if your passport or driver's licence is destroyed, lost or stolen abroad for additional accommodation and travel expenses whilst you obtain necessary documentation to re-enter your country of residence.

### Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Report the incident to the Police in the country where the loss occurred within 24 hours and obtain a copy of the Police report.

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Any destruction, loss or theft which occurred prior to the start date of your journey abroad.
2. Any costs incurred in replacing the passport.

### Claims settlement

1. You must:
  - a. Provide us with all documentation reasonably necessary in support of your claim.
2. We will deduct an excess of £50.

### Commentary

*By saying reasonably necessary, we mean documents such as:*

- a. A copy of the Police report.
- b. Receipts for any additional accommodation and travel expenses.

## L – Hospital benefit

### What you are covered for

If we provide cover under section E – Medical and Emergency Expenses Abroad, we will also pay you £20 for every complete day that you spend in hospital, the maximum amount we will pay per insured person is £400.

### Commentary

*The purpose of this section is to provide extra cash to cover telephone calls and any other incidental expenses that you cannot claim for from any other source.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay any claim:

1. Under this section, when we have not provided cover under section E – Medical and Emergency Travel Expenses.
2. Which occurs due to your participation in hazardous activities.

## M – Legal costs

The 24 hour phone number for practical UK legal advice in connection with your journey and for reporting a legal costs claim is 0845 246 2071 (+44 845 246 2071 from abroad).

### What you are covered for

#### We will pay:

- 1) Legal costs to help you claim damages or compensation:
  - for injury, illness or death, which happens during your journey; or
  - following a dispute about an agreement you have for your journey.
- 2) Up to £250 for the first consultation that you arrange with a local solicitor if you are arrested or held by authorities during your journey.

#### We will only pay for Legal Costs if:

- Any legal proceedings are carried out within the UK or within the geographical limits by a court or other organisation that we agree to; and
- It is always more likely than not that you will be successful with your claim.

### What you are not covered for (exclusions)

#### We will not pay:

1. To defend your legal rights in claims against you;
2. Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
3. For actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);
4. Legal costs and expenses that you have paid or will have to pay before we have agreed to them;
5. Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;
6. Legal costs if you stop or settle a claim or withdraw instructions from the solicitor without good reason. If this occurs, you will have to refund any costs and expenses we have paid or agreed to pay during your claim.
7. Any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation.

### Claims conditions

If you do not keep to the following conditions, we may refuse any claim and withdraw from any current claim.

#### You must do the following:

- Give us full details of your claim and any other information that we or the solicitor ask you for. You must pay any costs involved in providing this information;
- Co-operate fully with the solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the solicitor to give us any documents or information that they have or know about.
- Tell us about any developments affecting your claim;
- Tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- Tell us if anyone makes a payment into court or offers to settle your claim;

- Try to get back costs that we have to make, and pay them to us; and
- Get our agreement in writing before you try to negotiate or settle a claim.

### Appointing a solicitor

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.
- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (You can ask us for a copy).
- You must not agree any charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

### You must tell your solicitor to do the following:

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

### We can do the following:

- Contact the solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

### Disputes

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or geographical limits whose law governs this section of the policy. We and you must keep to the arbitrators' decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. See page 2 for details on our complaints procedure.

General exclusion 7 on page 16 does not apply to part M.

Conditions 2, 3, 5 and 9 on pages 16-17 do not apply to part M.

## N – Additional assistance services

### What you are covered for

1. Pre-travel advice – World-wide
  - Prior to departure, you may call us for travel information relating to:
    - Customs regulations
    - Currency limits and rules
    - Banking procedures and opening hours
    - Health, inoculation requirements, epidemics, AIDS risks and availability of specified medicines
    - Visa requirements and procedures

### 2. Luggage care – Outside the UK

To help search, find and deliver lost luggage when the usual channels have failed. The baggage tag and the property irregularity report must be available in order for us to help.

3. Property emergency service – Outside the UK Access is provided to the domestic line, which is a 24-hour-a-day emergency service where we will arrange for a tradesman to effect repairs to an insured person's home address, should damage occur, rendering it unsafe, insecure or resulting in unreasonable discomfort to the occupants. The insured person will be responsible for all charges associated with effecting the repair.

### 4. Port/airport assistance – World-wide

If an insured person is delayed en route to the departure port or airport and there is a possibility of missing the flight or crossing, we will liaise with the carrier to advise of your late arrival and if necessary with your permission, make alternative flight or crossing arrangements. The insured person will be responsible for all charges associated with the alternative flight or crossing arrangements.

## O – Hi-jack

### What you are covered for

In the event that your outbound or homeward transport is hi-jacked, we will pay you £50 for each and every 24 hours you are held hostage, up to a maximum of £500 per insured person.

### Commentary

*Hi-jack/hi-jacked means when a vehicle in which you are travelling is taken over illegally.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions (except 1), we will not pay for claims which are a result of:

1. Any claim if you, your family or any business connections have engaged in activities that could be expected to increase the risk of hi-jack.
2. Any incident which you cannot provide written proof of either from the carrier or the Police.

## P – Mugging

### What you are covered for

If an insured person is mugged while on a journey and suffers actual bodily harm as a direct result, we will pay £50 for each continuous 24-hours spent as an in-patient, up to a maximum of £500 per insured person.

### Commentary

*Mugged/Mugging means a violent attack on you with a view to theft by person(s) not previously known to you, which occurs abroad. This section is in addition to any insured expenses under section E (Medical and emergency expenses) and also payments under section L (Hospital Benefit).*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims which are a result of:

1. Any incident where you do not obtain a Police report of the mugging and confirmation of your injuries and period of in-patient treatment.

## Q – Extended kennel, cattery or parking costs

### What you are covered for

If your dog or cat is in a licensed kennel or cattery or your car is in a car park in your country of residence during your journey and your return is delayed due to your sickness, injury or hospitalisation, we will pay you up to £500 towards the additional charges you incur.

## What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims where:

1. You do not obtain confirmation from our medical advisor that the delay was medically necessary.

## R – Dental expenses

### What you are covered for

We will pay up to £100 for each insured person towards dental treatment in your country of residence, following an incident abroad which gives rise to a claim under section E (Medical and emergency expenses) of this policy.

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay:

1. Unless the total claim amount exceeds £50.
2. Any claims which are not supported by a certificate from a medical practitioner in your country of residence.

## PART B – Business cover – optional upgrade

If you require this cover, you must call us on 0845 301 1317 in order to pay the additional premium. We will confirm cover in writing.

### What you are covered for

#### 1. Baggage

We will provide up to £3,000 to cover business equipment and business samples, which are lost, damaged or stolen during a journey abroad.

The single article limit is £1,000.

#### 2. Emergency replacement items

If your bags are lost for more than 4 hours in transit on your outbound journey from your country of residence, we will pay up to £500 for you to buy essential replacement items.

#### 3. Hiring replacements

We will pay up to £500 towards hiring replacement business equipment for the duration of the journey abroad if yours is lost, damaged or stolen whilst on a journey and is not returned to you.

#### 4. Business colleague

If you are hospitalised for more than 3 days or repatriated due to injury or illness or die, we will pay up to £1,500 towards the cost of a return travel ticket for one colleague to replace you.

#### 5. Accommodation and travel expenses

We will pay up to £1,500 towards the cost of extra accommodation if, due to your bodily injury, illness or adverse weather conditions the journey has to be extended beyond the final scheduled day.

### Commentary

*Business equipment is computer equipment, facsimile machines, photocopiers, typewriters, word processing equipment, fixed telecommunications equipment, business books, stationery and office equipment all owned by or the legal responsibility of you. Business samples means all business stock owned by or the legal responsibility of you.*

*A single article is defined as one item, pair or set of articles (this doesn't include Golf Equipment).*

*Extra accommodation is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls, newspapers, taxis.*

## Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover property which is lost or stolen.
4. Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
5. Follow the carrier's conditions of carriage.
6. Not abandon any property to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

### Commentary

*You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your business equipment or business samples.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of:

- a. Business equipment and business samples:
  1. Which are kept in your locked personal accommodation or safety deposit box and force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box;
  2. That are left in any motor vehicle;
  3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process;
  4. Being shipped as freight or under a bill of lading;
  5. Which are made of china, glass or similar fragile materials;
  6. By delay, detention, seizure or confiscation by Customs or other officials;
  7. Which are films, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material when we will pay the makers latest list price;
  8. Which are perishable goods, bottles or cartons and their contents or any damage caused by these items.

### Commentary

*You must take care to look after your business equipment and business samples.*

*If you don't take precautions with your property, we may not pay your claim.*

### Claims settlement

1. When we settle a claim under this section of the policy, we will at our option either:
  - a. pay the cost of replacing the item;
  - b. make a cash payment to you;
  - c. pay the cost of repairing the item.
2. We will make a deduction for wear, tear and depreciation.
3. We will deduct an excess of £50 for claims under part 1 of this section.

### Commentary

*An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.*

## PART C – Golf cover – optional upgrade

If you require this cover, you must call us on 0845 301 1317 in order to pay the additional premium. We will confirm cover in writing.

### What you are covered for

#### 1. Baggage

We will pay up to £1,500, in the event that your golf equipment is damaged, lost or stolen whilst on a journey abroad.

#### 2. Hiring replacements

If you are unable to take part in any of your pre-booked rounds of golf because your golf equipment is lost in transit abroad and not restored to you within four hours, we will pay you up to £250 to hire replacements.

#### 3. Cancellation and curtailment

We will pay you up to £5,000 if you have to cancel or curtail a journey abroad because you have sustained a bodily injury or illness, which prevents you from playing golf.

#### 4. Green fees

We will pay you up to £250 towards the loss of non-refundable pre-paid green fees that you are unable to use abroad following your bodily injury.

#### 5. Travel delay

If the ship, train or aircraft on which you are pre-booked is delayed, meaning you are delayed, we will pay you up to £250 towards the non-refundable pre-paid green fees you did not use as a direct result of the delay.

### Commentary

*By defining golf equipment we mean a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.*

### Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover property which is lost or stolen.
4. Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
5. Follow the carrier's conditions of carriage.
6. Not abandon any property to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.
8. Provide confirmation from a medical practitioner that you are unable to participate due to bodily injury or illness.

### Commentary

*You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your golf equipment if it is stolen.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for loss, damage, theft or destruction of golf equipment:

1. Which is kept in your locked personal accommodation and force and violence has not been used to gain entry to your locked personal accommodation;

2. That is left in any motor vehicle, unless they are kept in the secure area of the motor vehicle and force and violence is used to gain entry to the vehicle;
3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process;
4. Being shipped as freight or under a bill of lading;
5. By delay, detention, seizure or confiscation by Customs or other officials;
6. More specifically insured by another policy.

### Commentary

*You must take care to look after your golf equipment.*

*If you don't take precautions with your property, we may not pay your claim.*

*A secure area is defined as being the locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind which closes off the luggage area behind the rear seats.*

### Claims settlement

1. We will make a deduction for wear and tear.
2. We will deduct an excess of £50 under parts 1 and 3 of this section.
3. You must provide confirmation from the carrier of the number of hours delay.

### Commentary

*An excess is the amount we will deduct from a claim. This amount is payable per insured person claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured person.*

## PART D – Wedding cover – optional upgrade

If you require this cover, you must call us on 0845 301 1317 in order to pay the additional premium. We will confirm cover in writing.

### What you are covered for

#### 1. Wedding attire

We will provide cover for up to a maximum of £1,500, per insured couple for replacement wedding attire that is lost, damaged, stolen or destroyed whilst on your journey abroad.

#### 2. Wedding rings

Your wedding rings are covered for up to £250 in total, per insured couple should they be lost, stolen or destroyed whilst on a journey abroad.

#### 3. Wedding gifts

The cost of repair, if economical or the cost of replacements, if your wedding gifts which have been taken or bought on a journey are lost, stolen or damaged, the maximum we will pay is £1,000.

#### 4. Wedding photographs and video recordings

We will provide up to £750 towards reprinting photographs or retaking video recordings, if:

- a. They are lost, stolen or destroyed whilst on a journey abroad.
- b. Your pre-booked professional photographer is unable to fulfil his obligations due to illness, injury or unforeseen transport problems and you have to make alternative arrangements.

### Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Keep your tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover property which is lost or stolen.
4. Obtain a property irregularity report from the carriers within three days of the incident or where you have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report.
5. Follow the carrier's conditions of carriage.
6. Not abandon any property to us.
7. Provide us with receipts for the items you are claiming for to substantiate your claim.

### Commentary

*You must provide us with as much information as possible to substantiate your claim and where necessary make every attempt to recover your possessions.*

### What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay claims:

1. Where force and violence has not been used to gain entry to your locked personal accommodation or safety deposit box.
2. For any items left in any motor vehicle, unless they are kept in the secure area of the motor vehicle and force and violence is used to gain entry to the vehicle.
3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
4. For any items being shipped as freight or under a bill of lading.
5. For items made of china, glass or similar fragile materials.
6. Caused by delay, detention, seizure or confiscation by Customs or other officials.
7. For films, tapes, cassettes, cartridges, or discs that you have used or recorded on other than their value as unused material when we will pay the makers latest list price (excluding claims made under part 4 of this section).
8. For perishable goods, bottles or cartons and their contents or any damage caused by these items.
9. For property more specifically insured by another policy.

### Commentary

*You must take care to look after your possessions.*

*If you don't take precautions with your property, we may not pay your claim.*

*A secure area is defined as being the locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind which closes off the luggage area behind the rear seats.*

### Claims settlement

1. When we settle a claim under this section of the policy, we will at our option either:
  - a. pay the cost of replacing the item;
  - b. make a cash payment to you;
  - c. pay the cost of repairing the item.
2. We will make a deduction for wear and tear for claims for clothing.
3. We will deduct an excess of £50.

### Commentary

*An excess is the amount we will deduct from a claim. This amount is payable per insured couple claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one excess will be payable per insured couple.*

## PART E – Hazardous activities – optional upgrade

If you require this cover, you must call us on 0845 301 1317 in order to pay the additional premium. We will confirm cover in writing.

### What you are covered for

Where you have pre-booked the following activities before departing on a journey and paid the appropriate premium to us, this insurance will cover your participation in the following activities outside your country of residence:

Abseiling  
 Ballooning  
 Bobsleighting  
 Bungee jumping  
 Glacier Skiing/Walking  
 Hang-gliding  
 Heli-skiing  
 Parachuting  
 Paragliding  
 Parascending  
 The use of skeletons  
 White water rafting

### Claims conditions

- a. Experts holding the relevant qualifications must supervise your participation in these activities.

## PART F – Winter sports – optional upgrade

If you require this cover, you must call us on 0845 301 1317 in order to pay the additional premium. We will confirm cover in writing.

### What you are covered for

1. Ski-pack  
 Where you are unable to use your ski-pack on advice from our medical advisor, we will provide up to £75 per week for your unused ski-pack, which you originally pre-booked in your country of residence.
2. Ski-equipment  
 If, during the journey your ski-equipment is damaged, lost or stolen, we will pay up to £400 per insured person for replacements.
3. Hired skis  
 If your own ski-equipment is damaged, lost or stolen, we will provide up to £200 per insured person to hire replacement equipment for the remainder of your journey.
4. Piste closure  
 If the skiing facilities in your pre-booked resort are closed in their entirety due to lack of or too much snow, we will pay up to £10 per day for you to travel to an alternative site. If there are no alternative sites available, we will compensate you £20 for each full day you are unable to ski.
5. Avalanche closure  
 We will pay up to £150, if, following an avalanche, land-slide or land-slip your arrival or departure from the ski resort is delayed and you have extra accommodation expenses as a direct result.
6. Physiotherapy following a skiing accident  
 If we pay a claim under section E of this policy, and this claim is as a direct result of a ski accident, we will pay up to £350 towards physiotherapy which is recommended by a medical practitioner on your immediate return to your country of residence.

## Commentary

*Ski-pack means pre-paid lift pass, ski school and equipment hire fees or combination of these items.*

*Ski-equipment means skis (including bindings), clothing, snowboards, boots and poles either owned or hired by you.*

*You are covered to take part in the following Winter sports activities:*

*On-piste – skiing, snowboarding, snowcat skiing, mono-skiing, ski-bobbing, ice-skating, curling, tobogganing, snow-mobiling, ice skating, ice hockey, mono-skiing,*

*Off-piste – skiing and snowboarding with a qualified instructor only.*

*Cross-country skiing on locally recognised tracks only.*

*By upgrading, you can include the following under Hazardous Activities:*

*Heli-skiing, Bobsleighting, Glacier Skiing/Walking and the use of skeletons.*

*Extra accommodation is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls, newspapers, taxis.*

## Claims conditions

In addition to anything mentioned in the general conditions, in order for your claim to be considered you must:

1. Return damaged ski-equipment to your home address for inspection.
2. Obtain a property irregularity report from the carriers within three days of the incident if it occurred in transit.
3. Report the loss or theft to the Police authorities in the country where the incident occurred within 24 hours of discovery and obtain a copy of the Police report.
4. Take all reasonable steps to recover ski-equipment that is lost or stolen.
5. Keep all baggage tags and travel tickets for submission to us when making a claim.

## What you are not covered for (exclusions)

In addition to anything mentioned in the general exclusions, we will not pay for claims:

1. Which have not been confirmed as being medically necessary by our medical advisor.
2. For ski-equipment which is more than three years old.
3. For hired equipment not verified as lost or damaged by an official receipt from the ski equipment hire shop.
4. Following your deliberate, wilful or malicious damage or carelessness or neglect.
5. Which occur whilst ski-equipment is left in a motor vehicle.
6. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
7. For damaged ski-equipment which has not been returned to your home for inspection by us.

Under parts 4 and 5 of this section when:

1. Your journey in Europe is between 1st May and 1st December each year.
2. Confirmation of the closure is not obtained from a local representative.
3. Not all skiing facilities are closed.
4. Where the skiing conditions are known or are public knowledge at the time of incepting this insurance.

## Claims settlement

We will pay one or a combination of the benefits for as long as such conditions prevail at your resort but in any case not exceeding the period of the journey.

We will deduct an excess of £50 from claims under part 2 Ski-equipment.

## General exclusions

These general exclusions apply to the whole policy.

This policy excludes any claim arising from:

1. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, terrorism, insurrection or military or usurped power.
2. Whether directly or indirectly caused by:
  - a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
  - c. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immuno-deficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof, however caused.
4. Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life).
5. Injury, illness or disablement resulting from a sexually transmitted disease.
6. Death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
7. Bankruptcy/liquidation of any tour operator, travel agent or transportation company.
8. Claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost.
9. Your unlawful act.
10. Any incident which gives rise to a claim prior to you informing us of your intended trip dates.
11. Any incident which occurs after the period of insurance.

## General conditions

These general conditions apply to the whole policy.

1. Within 60 days of returning from your trip or the date you cancelled your trip, you must notify us in writing of any bodily injury, illness, incident or unemployment or on the discovery of any loss or damage which may give rise to a claim under this policy. You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay.
2. You or any person acting for you must not negotiate, admit or repudiate any claim without our written consent.
3. The expense of supplying all certificates, information and evidence which we may require will be borne by the insured person or their legal representative. When a claim for bodily injury or illness occurs, we may request and will pay for, any insured person to be medically examined on behalf of us. We may also request and will pay for a post mortem examination if any insured person dies.
4. If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such we will pay our rateable portion of the claim except under Sections H, I, J and L where we will pay the full claim subject to the policy limits.

5. We are entitled to take over and conduct in your name the defence or settlement of any Legal Action. We may also take proceedings at our own expense and for our own benefits, but in your name to recover any payment we have made under the policy to anyone else.
6. In the event of a change of Insurer, the sums insured stated in the schedule of benefits will be the maximum payable to each insured person.
7. From time to time it might be necessary to alter your policy. When this situation arises you will be advised accordingly. Any such alteration will only apply to trips booked by you from the time of receipt of that advice.
8. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims.
9. We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect. We reserve the right not to accept salvage.
10. It is a condition of this insurance that all material facts (e.g. criminal convictions, possible participation in hazardous activities, medical conditions) have been disclosed to us. Failure to do so may invalidate this insurance leaving you no right to make a claim.

## Your information

### Who we are

NatWest Advantage Blue is arranged by NatWest and underwritten by UK Insurance Limited (UKI).

You are giving your information to NatWest and UKI. UKI are members of The Royal Bank of Scotland Group (The Group). In this Information statement 'we', 'us' and 'our' refers to NatWest and UKI unless otherwise stated.

For information about our group of companies please visit [www.rbs.com](http://www.rbs.com) and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Minicom 0845 900 5960.

### Your electronic information

If you contact us electronically, we may collect your electronic identifier, e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

### How we use your information and who we share it with

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services;
- develop our services, systems and relationships with you.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

### Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents. You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

### Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

### Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the credit reference and fraud prevention agencies we use if you would like a copy of your information held by them. Please contact: The Data Protection Manager, Retail Regulatory Risk, 2nd Floor, Business House B, RBS Gogarburn, PO Box 1000, Edinburgh EH12 1HQ. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP, quoting your reference. A fee may be payable.

NWB4856 1208

NatWest Advantage Blue Travel Insurance is provided by NatWest, Registered Office: 135 Bishopsgate, London EC2M 3UR.  
Registered Number: 929027, England, and underwritten by UK Insurance Limited, registered address: The Wharf, Neville Street, Leeds LS1 4AZ.  
Registered number: 1179980. Both are authorised and regulated by the FSA. Calls may be recorded.