

# **Silver** Travel Insurance Terms



NatWest

TOMORROW BEGINS TODAY

# Welcome

## to NatWest Silver Account Travel Insurance Underwritten by AWP P&C SA

This booklet contains information **you** need to know about **your** travel insurance.

This booklet includes **your policy**. Keep the booklet safe for when **you** need it and remember to take it with **you** when **you** travel. Over the next few pages, **you'll** find useful tips on what to do to make **your** travels safer and how to make a claim.

Throughout these Terms 'Silver Account' refers to Select Silver Accounts and Reward Silver Accounts.

The words in bold throughout the travel insurance terms and conditions are defined terms. **You** can find the meaning of these words under the title 'Definition of words' within the travel insurance **policy**.

# Contents

Important Contact Details	4
Important Information	5
Summary of Cover	9
Definition of Words	11
Upgrades and Endorsements	16
24-Hour Emergency Medical Assistance	17
Reciprocal Health Arrangements	18
Health Declaration and Health Exclusions	19
Sports & Leisure Activities	21
Section 1 – Cancellation	25
Section 2 – Cutting Short Your Trip	27
Section 3 – Emergency Medical and Associated Expenses	30
Section 4 – Loss of Passport or Driving Licence	32
Section 5 – Delayed Baggage	33
Section 6 – Baggage	34
Section 7 – Personal Money	35
Section 8 – Personal Accident	36
Section 9 – Missed Departure	37
Section 10 – Delayed Departure	37
Section 11 – Personal Liability	38
Section 12 – Legal Advice and Expenses	39
Section 13 – Winter Sports	40
Optional Extra Covers (upgrades)	42
Section 14 – Business Cover	42
Section 15 – Golf Cover	43
Section 16 – Wedding Cover	45
General Exclusions	47
General Conditions	49
Making a Claim	51
How to Complain	54
Data Protection Notice	55
Details About Our Regulator	57

# Important Contact Details

## The Allianz Assistance Hub

Accessing **your policy** information and maintaining it is made easier by using the Allianz Assistance Hub. Here **you** will be able to view **your policy** documents, declare **pre-existing medical conditions**, arrange and view **your policy** upgrades, submit an online travel claim or find out useful information for **your trip**. The Allianz Assistance Hub can be securely accessed through **your** banking app or by using Internet Banking.

The fastest and easiest way to contact **us** is by using the Allianz Assistance Hub but **you** can also contact **us** as below.

### Customer services:

(for general queries, purchasing an upgrade, amendments, or **policy** cancellations)

**UK +44 (0)345 601 5219**

### Health declarations:

(to declare a medical condition or a change in **your** circumstances)

**UK +44 (0)345 601 5219**

### 24-hr Emergency assistance:

(for medical emergency, assistance or curtailment requests)

**UK +44 (0)208 666 9275**

### 24-hr Legal helpline:

**UK +44 (0)345 601 5219**

### Claims:

**UK +44 (0)345 601 5219**

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union.

# Important Information

## About your policy

This is **your** travel insurance **policy**, which is evidence of the contract of insurance. It contains details of cover, conditions and exclusions relating to each **insured person** and is the basis on which all claims will be settled.

**We** will provide insurance under this **policy**, as amended by any upgrades and endorsements, during the **period of insurance**.

This **policy** does not cover everything. Please check carefully all the **policy** details and any upgrades and endorsements **we** have sent **you** to make sure they meet **your** needs.

**You** must take care to provide **us** with accurate information which is correct to the best of **your** knowledge. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** cover. This could include invalidating **your** cover or any claims **you** make being rejected or not fully paid.

## How your policy works

**Your policy** will only be operational:

- while there is a valid Silver Account under which **you** are entitled to receive the benefit of this **policy**;
- while **you** are aged under 70 years, unless **you** have bought an age extension upgrade;
- if **you** tell **us** about **pre-existing medical conditions** **you** wish to be covered for and which **we** are able to cover for an additional premium. For any **insured person** aged 70 or over, and any **insured person** of any age with any medical conditions, **you** will need to contact **us** to answer some medical questions. Any **trip** that had already been booked before a new diagnosis was made will be covered but **you** must contact **us** to ensure new **trips** are covered too following the new diagnosis;
- for **trips** lasting up to 22 days; and
- for **trips** that involve a planned return date to **your home**.

If **you** require confirmation of cover, **we** recommend that **you** use this **policy** and a bank statement to show that **you** are entitled to this insurance. If **you** require further confirmation please contact **us** allowing at least 10 working days. There may be an administration fee, but **we** will tell **you** if there is.

## Insurer

Silver Account travel insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Assistance.

## Cancellation rights

**You** are free to cancel this **policy** at any time by closing **your** Silver Account or by changing it to another account type.

Refunds of any additional premiums **you** have paid to upgrade cover or to cover a **pre-existing medical condition** will only be considered during the 14-day cooling-off period after purchase. A refund will not be considered if **you** have travelled, made a claim or intend to make a claim or if **your** request is received after the 14-day cooling-off period.

## Demands and needs statement

This product meets the demands and needs of those aged under 70 years (or those with an active age extension upgrade) 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.

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

## Governing law

**You** and **we** may choose which law will apply to this contract. Unless **we** agree otherwise:

If **your** address is in Scotland:

- Scottish law may apply between **you** and **us**; and
- The Scottish courts may have non-exclusive jurisdiction over disputes arising out of this contract.

If **your** address is in England or elsewhere:

- English law applies between **you** and **us**; and
- The English courts shall have exclusive jurisdiction over disputes arising out of this contract.

All communications between **you** and **us** will be in English.

## Premiums, fees and charges

The cost of this insurance is included in the monthly fee for **your** Silver Account.

The only additional fees or charges for this insurance or related services are for optional upgrades **you** purchase and/or any additional premiums that may be needed to cover **pre-existing medical conditions**. These upgrades/additional cover can be purchased directly from the **insurer** using the Allianz Assistance Hub, accessed through Internet Banking or calling **UK +44 (0)345 601 5219**. All premiums include Insurance Premium Tax (IPT) at the current rate.

## United Kingdom residents

This **policy** only covers losses suffered whilst **you** are a **United Kingdom** resident and are registered with a **doctor** in the **United Kingdom**.

### Policy excess

Under some sections of this **policy**, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **insured person**, for each section, for each incident. The amount **you** have to pay is the **excess**.

### Fraud prevention

To keep premiums low **we** do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

1. Share information about **you** with other organisations including **your** bank and public bodies including the police.
2. Share information about **you** within the Allianz Group and with other insurers.
3. Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
4. Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
5. Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

### Automatic renewals

Cover under this **policy** will continue for as long as **you** remain eligible for cover. If **you** have purchased any upgrades other than a **pre-existing medical condition** endorsement please note the following:

When **you** purchase any optional upgrade, **you** provide consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** upgrade(s) and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

**We** will contact **you** at least 21 days before the upgrade expiry date. As long as **you** remain eligible for cover, **we** will automatically renew **your** upgrade(s), using the latest payment details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. If any changes are required or **you** do not wish to renew **your policy** upgrade, **you** should let **us** know by visiting the Allianz Assistance Hub, emailing [travelenquiryuk@allianz.com](mailto:travelenquiryuk@allianz.com) or calling **UK +44 (0)345 601 5219** or writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD before **your** renewal date.

If **you** are no longer eligible for cover, **we** will not renew **your** upgrade. In all cases, **we** will contact **you** before **your** renewal date to advise **you** what to do next.

### Renewals for a medical condition

**We** cannot automatically renew **your pre-existing medical condition** endorsements even if **we** have provided cover in the past. Please see the 'Health declaration and health exclusions' section on page 19 for more details on cover for **pre-existing medical conditions**.

**We** will contact **you** at least 21 days before **your** annual medical endorsement expiry date to advise what to do next, but **you** will have to contact **us** by visiting the Allianz Assistance Hub, emailing [travelenquiryuk@allianz.com](mailto:travelenquiryuk@allianz.com) or calling **UK +44 (0)345 601 5219** if **you** wish to renew **your** cover.

## Changes to cover, terms or price

From time to time it may be necessary to make changes to **your** travel insurance **policy**. When changes occur, **you** will be given at least 30 days' notice in writing.

Any change to the benefits, terms, cover or exclusions, which restrict **your** cover or benefits will not apply to any **trip** which began before the effective date of the change. All changes will apply to any **trips** which commence after the effective date of the change, even where a **trip** was booked before the effective date of the change.

If **you** do not wish to accept the change(s) that **we** intend to make to **your** insurance **policy**, **you** can contact **your bank account provider** acting as **our** agent by using the Silver Account Membership Services contact details shown on the back page of this booklet. This will be treated as notice that **you** wish to close or switch **your** Silver Account immediately.

## Financial Services Compensation Scheme (FSCS)

**You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should the **insurer** be unable to meet its liabilities.

This 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.

For further details please call the FSCS on **0800 678 1100** or **UK +44 (0)207 741 4100** or visit their website **www.fscs.org.uk**

## 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.

## Changes to your insurance or to upgrade your cover

**You** must tell **us** immediately after booking **your trip** if any extra cover is required (as outlined on page 16):

The additional benefit provided by any upgrade will only be valid for new events occurring on or after the date **you** buy the upgrade. All upgrades must be bought before **you** depart on a **trip**.



# Summary of Cover

The following is only a summary of the main cover limits. **You** should read the rest of this **policy** booklet for the full terms and conditions

Cover	Limit (up to)	Excess
<b>1 Cancellation</b> (if you have to cancel your trip)	£5,000	£75
<b>2 Cutting short your trip</b> – Curtailment – Unused trip costs – Natural disaster – Home care	£5,000 £5,000 £500 £250	£75
<b>3 Emergency medical and associated expenses</b>  Outside your home area – Dental treatment – In-patient benefit – Funeral costs – Emergency replacement medication  Within your home area – Physiotherapy	£10 million £1,000 £1,000 (£50 per day) £7,500 £250  £10,000 £350	£75
<b>4 Loss of passport or driving licence</b>	£750	No excess
<b>5 Delayed baggage</b>	£650  (£100 after 4 hours; an additional £150 after 12 hours; and a further £400 after 48 hours)	No excess
<b>6 Baggage</b> – Single item, pair or set – Valuables limit	£1,500 £300 £500	£75
<b>7 Personal money</b>	£500	£75

<b>8 Personal accident</b>		No excess
– Loss of limb or sight	£25,000	
– Permanent total disablement	£25,000	
– Death	£25,000	
<b>9 Missed departure</b>	£1,000	£75
<b>10 Delayed departure</b>		
– Delay (after 4 hours)	£250	No excess
– Abandonment (from first departure point)	£5,000	£75
– Extra pet board	£200 (£10 per day)	No excess
<b>11 Personal liability</b>	£2 million	£75
<b>12 Legal advice and expenses</b>	£50,000	No excess
<b>13 Winter sports cover</b>		
– Ski pack	£150 per week	No excess
– Winter sports equipment	£400	£75
– Winter sports equipment hire	£200	No excess
– Piste closure	£660 (£30 per day)	No excess
– Avalanche cover	£200	No excess
<b>Optional Extra covers (upgrades)</b>	<b>Limit (up to)</b>	<b>Excess</b>
<b>14 Business cover</b>		
– Business equipment & samples	£3,000	£75
– Hiring replacement equipment	£500	No excess
– Replacement business colleague	£1,500	No excess
<b>15 Golf cover</b>		
– Golf equipment	£1,500	£75
– Hiring replacement golf equipment	£250	No excess
– Cancellation or Cutting short your trip extension	See sections 1 & 2 above	See sections 1 & 2 above
– Green fees	£250	No excess
<b>16 Wedding cover</b>		
– Wedding attire	£1,500	£75
– Rings	£250	£75
– Wedding gifts	£1,000	£75
– Photographs and videos	£750	£75

## Definition of Words

When the following words and phrases appear in the **policy** document or **policy** schedule, they have the meanings given below. These words are highlighted by the use of bold print. This includes where plural versions of the words are used.

**Accident** – An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or **permanent total disablement** or death, within a year of the incident.

**Account holder** – The person or people named on the records of NatWest as the holder of a Silver Account.

**Additional Sports & Leisure activities** – An activity or activities that **you** are not covered for participating in, unless **you** have declared it to **us** and it has been accepted by us in writing. Details of included sports & leisure activities and additional sports & leisure activities are given on page 21 of this **policy**.

**Anticipated event** – Any event or occurrence which the **insured person** knew would occur or could reasonably have been expected to cause a claim, at either the time the Silver Account was opened or the trip was booked, whichever is later.

**Appointed adviser** – The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

**Area of cover** – The following countries and territories, which the **insurer** considers to be ‘Europe’ for the purpose of providing this cover:

Åland Islands, Albania, Algeria, Andorra, Armenia, Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czechia, Denmark, Egypt, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Holy See (Vatican City), Hungary, Iceland, Ireland, Isle of Man, Israel, Italy, Kosovo, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, Russia (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syrian Arab Republic, Tunisia, Turkey, Ukraine, United Kingdom.

### 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 official authority at any destination **you** are travelling from through or to. For further details on FCDO travel advice visit [gov.uk/foreigntravel-advice](https://www.gov.uk/foreigntravel-advice)

**Baggage** – **Personal possessions** or **valuable items**.

**Bank account provider** – The bank which provides the account through which this travel insurance **policy** is made available to **you**.

**Business associate** – Any person in **your home** country that **you** work closely with, whose absence from work means that **your employer** needs **you** to cancel or curtail **your trip** to ensure the effective continuation of the business.

**Business equipment** – Items owned by **you** or for which **you** are legally responsible and that are used by **you** in support of **your** business activity, including (but not restricted to) office equipment which is portable by design, personal computers, tablets, laptops, smartphones, mobile phones and calculators.

**Business samples** – All business stock owned by **you** or for which **you** are legally responsible.

**Close relative – Your partner;** fiancé(e); parent, parent-in-law, step-parent or legal guardian; child, step-child or foster child; sibling; sibling-in-law, half-sibling or step-sibling; grandparent or grandchild.

**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).

**Couple** – The two individuals who are due to get married during the **trip**, which must include the **account holder**. If one of the individuals is not covered by this **policy** we will extend the cover provided under Section 16 – Wedding Cover only to include that person once the appropriate additional premium has been paid. Cover will not apply for that person under any other section of the **policy**.

#### **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, coach or train station, or port where:

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

**Doctor** – A legally qualified member of the medical profession holding the necessary certification and registration in the country in which they are currently practising, other than **you**, a **travelling companion** or someone who is related to **you** or a **travelling companion**.

**Economic sanction(s)** – Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**.

These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

**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 amount otherwise payable under this **policy** for each **insured person** claiming and for each event that leads to a claim.

For example two **insured persons** that both have **personal possessions** stolen from their bags and both incur a medical expense during the same **trip** but during different events will have a total of four excesses deducted. Two of these will be for the two claims for their **personal possessions** and two of these will be for the two claims for medical expenses.

**Golf equipment** – **Your** golf bag, its contents and any specialist golf clothing or equipment.

**Home** – The address where the **account holder** permanently lives in the **UK**.

**Home area** – England, Scotland, Wales, Northern Ireland or the Isle of Man if **your home** is in any of these countries, or the Channel Islands if **your home** is on any of these islands.

**Insurer** – AWP P&C SA.

**Legal action** – Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

**Legal costs** – Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

**Loss of a limb** – The permanent severing at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

**Loss of sight** – The total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

**Manual work** – Paid or unpaid work that involves:

- using, installing or maintaining equipment or machinery;
- building or construction; or
- caring for any child who is not a **close relative**.

**Natural disaster** – A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including without limitation: earthquake, fire, flood, hurricane or volcanic eruption.

**Pair or set** – A number of items of **personal possessions** (not including **winter sports equipment**) that belong together or can be used together.

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

**Partner** – The person the **account holder** lives with at **home** and is in a relationship with, as if spouses or civil partners, whether married or not.

**Period of insurance** – The date when the **account holder** opened a new Silver Account, and ending when the Silver Account is closed, the **policy** is cancelled or **you** reach 70 years of age (unless **you** have bought an age extension upgrade), whichever is the earlier.

Within this period the following applies:

- Cover for cancellation under Section 1 begins on the date **you** open **your** Silver Account or book **your trip** (whichever is later) and ends when **you** start that **trip**.
- Cover for all other sections runs for the length of **your trip** (up to the **trip** duration limit), unless **you** return **home** early when cover for that **trip** will end on the day **you** return.

No one **trip** can be more than 22 days' duration.

If **you** return to **your home** country is delayed beyond the scheduled end date of **your trip** for reasons covered under this **policy** and which are outside **your** control, the **period of insurance** will automatically be extended until the earliest time **you** are reasonably able to return **home**.

**Permanent total disablement** – A permanent physical disability as a result of which there is no paid work that **you** are or will be able to do.

**Personal money** – Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

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

**Policy** – This policy booklet and any additional upgrades, extensions or endorsements applied to **your** cover.

**Political risk** – Any kind of events, organised resistance or actions intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalisation;
- Confiscation;
- Expropriation (including compulsory purchase orders, selective discrimination and forced abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

**Pre-existing medical condition** – Any medical condition for which, at the date **you** became an **insured person** under this **policy** or the date when **your trip** was booked, whichever is later, **you**:

- had received advice, medication or treatment from a **doctor** during the last 12 months;
- were under investigation or awaiting a diagnosis;
- were on a waiting list for treatment as an inpatient or were aware of the need for treatment as an in-patient; or
- have received a terminal prognosis.

**Quarantine** – Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

**Travelling companion** – Any person that has booked to travel with **you** on **your trip**.

**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, and is:

- outside the **UK**; or
- within the **UK**, where **you** are staying in pre-booked accommodation for two or more consecutive nights.

**Unattended** – Not in **your** full view and where **you** are not in a position to prevent unauthorised access to **your** property unless it is in a locked room or safe.

Property left in a vehicle is unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment.

Property left in a trailer, caravan or storage box is unattended unless it is hidden from view and that trailer, caravan or storage box is locked.

**United Kingdom/UK** – England, Scotland, Wales and Northern Ireland and for the purposes of this **policy** the Channel Islands and the Isle of Man.

**Valuables/Valuable items**

- cameras, camcorders, binoculars, telescopes and accessories;
- drones and other remotely controlled robots and vehicles;
- audio, visual and television equipment;
- computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones, smartphones and accessories;
- jewellery, watches, items made of or containing gold, silver, precious metals or precious or semi-precious stones.

**Winter sports** – Sports and leisure activities that traditionally take place on snow or ice. Please refer to page 23 for a list of the activities included within this cover.

**Winter sports equipment** – Skis, snowboards, bindings, poles, boots or helmets and any other specialist **winter sports** clothing or equipment.

**Wedding attire** – Clothing bought especially for **your** wedding that is to take place during **your trip**, plus hair styling and flowers.

**We/Us/Our** – Allianz Assistance who administer this **policy** on behalf of the **insurer**.

**You/your/insured person** – The **account holder**.

## Upgrades and Endorsements

To ensure **you** have the cover **you** need for **your trip(s)**, **you** should tell **us** as soon as possible if **you** require any of the following upgrades (an additional premium may apply):

- **Medical endorsement:** if any **insured person** has a **pre-existing medical condition(s)**, **you** must declare these to **us**. **You** may then have to pay an additional premium to cover those medical conditions. For some conditions, cover may not be available but **we** will advise **you** of this when the declaration is made and **we** will confirm this to **you** in writing.
- **Age extension:** if **you** want to add cover for a person aged 70 years or older.
- **Cancellation limit extension:** if **you** are planning a **trip** with a value more than **we** provide under the Cancellation, Curtailment and Abandonment covers, **you** can increase the limits by paying an additional premium.
- **Additional sports & leisure activities:** if **you** wish to take part in any activities not stated as being covered as standard (as outlined on page 21).
- **Business cover:** as detailed on page 42.
- **Golf cover:** as detailed on page 43.
- **Wedding cover:** as detailed on page 45.

The additional cover provided by purchasing an upgrade will only be valid for **trips** starting on or after the date **you** buy the upgrade and only for events that happen after the upgrade has been purchased. All upgrades must be purchased before **you** leave **your home** to start **your trip**.



## 24-Hour Emergency Medical Assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over or are likely to be over **£500**.

If **you** need to claim for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return.

**You** can call 24 hours a day, 365 days a year or **you** can contact **us** by email:

Phone: **UK +44 (0)208 666 9275**

Email: **medicalassistanceuk@allianz.com**

Please make sure **you** have **your** Silver Account number and **your** branch sort code to hand when **you** call. Below are some of the ways the 24-hour emergency medical assistance service can help.

### Confirmation of payment

**We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

### Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home area**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** 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 **you** should give all relevant information to.

# 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 (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 make a contribution to the cost of **your** care.
- **You** may apply for an GHIC online at [www.ghic.org.uk](http://www.ghic.org.uk) or by calling **0300 330 1350**.

### Note:

The EHIC/GHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home area** or for a **close relative** to stay 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.

If **you** make use of these arrangements or any other reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess** under Section 3 – Emergency medical and associated expenses.

# Health Declaration and Health Exclusions

Your policy does not automatically include cover for **pre-existing medical conditions**.

## Health Declaration

Please take a good look at the medical screening questions below. To make sure **your policy** is not affected for **your trip**, **you** must declare all **pre-existing medical conditions**:

- on first opening **your** Silver Account;
- if there are any changes in **your** health after making **your** medical declaration, including a change to any regularly prescribed medication (repeat prescriptions);
- **you** develop a medical condition before booking **your trip**;
- **you** develop a new medical condition before travelling on a **trip** already booked (**Note**: if **you** still wish to go on **your trip**, and are not travelling against medical advice, **your policy** will continue to provide cover subject to the terms and conditions).

**You** must provide **us** with further details about the **pre-existing medical condition**, if:

- **You** answer yes to any of the following medical screening questions; and
- the **pre-existing medical condition** is not one of the 'No screen medical conditions' listed in this section and/or is not the only medical condition **you** or any other **insured person** has.

**In the last 12 months have/are you or any other insured person:**

1. Been prescribed medication?
2. Received treatment for or consulted a **doctor** about any medical condition?
3. Attended a hospital or clinic as an out-patient or in-patient for any reason?
4. Been diagnosed as having a terminal condition?
5. Currently awaiting tests, investigations, treatment, surgery; or are awaiting the results of any tests or investigations?

**We** may be able to include cover for **your pre-existing medical condition(s)**, however an extra premium may be required. **We** have the right to exclude cover or not to continue cover when **you** renew or update **your** medical declaration.

To make a medical declaration, please visit the Allianz Assistance Hub, or call **us** on **UK +44 (0)345 601 5219**. If **you** fail to do this, it may mean **you** will not be covered for related claims.

## No Screen Medical Conditions

If **you** have or had only **ONE** diagnosed **pre-existing medical condition** that needs to be declared and:

- this is included in the list below;
- it is stable and well controlled;
- has not required any change in medication or medical intervention in the last 12 months,

there is no need to contact **us** and **your pre-existing medical condition** is covered.

However, if **you** have **more** than one **pre-existing medical condition**, or cannot meet the above criteria, then **you** must disclose **your pre-existing medical conditions**. There is no cover for such **pre-existing medical conditions** that have not been declared to and been accepted for cover by **us**.

- Acanthosis nigricans
- Acid reflux
- Acne
- Allergy
- Alopecia
- Anxiety
- Asthma
- Athlete's foot
- Back pain
- Basal cell carcinoma
- Bell's palsy
- Blepharitis
- Carpal tunnel syndrome
- Cataracts
- Chickenpox
- Claudication
- Coeliac disease
- Constipation
- Depression
- Diabetes
- Diarrhoea and/or vomiting (only if fully resolved and no reoccurrence in the last 6 months)
- Diverticulitis
- Dry eye syndrome
- Dyspepsia (Indigestion)
- Ear infection (only if fully resolved and no reoccurrence in the last 6 months)
- Eczema
- Enlarged prostate (benign)
- Epilepsy
- Essential tremor
- Fibromyalgia
- Glaucoma
- Glue ear
- Goitre
- Gout
- Haemorrhoids
- Hernia
- High blood pressure (hypertension)
- High cholesterol (hypercholesterolemia)
- Hives
- Irritable bowel syndrome
- Low blood pressure (hypotension)
- Meniere's disease
- Menopause
- Migraine
- Nasal polyps
- Osteoarthritis
- Osteoporosis
- Overactive bladder
- Overactive thyroid (hyperthyroidism)
- Parkinson's disease
- Psoriasis
- Raynaud's disease
- Rheumatoid arthritis
- Rosacea
- Shingles
- Sinusitis
- Tendonitis
- Tinnitus
- Tonsillitis (only if fully resolved and no reoccurrence in the last 6 months)
- Underactive thyroid (hypothyroidism)
- Urinary tract infection (UTI) (only if fully resolved and no reoccurrence in the last 6 months)
- Varicose veins
- Vertigo
- Vitiligo

If **you** are unsure about whether **you** should disclose any medical conditions, please contact **us**.

If **we** are unable to cover a **pre-existing medical condition**, this will mean that any other **insured person** covered by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Where **we** agree to cover a **pre-existing medical condition** **we** will apply those terms for the following 12 months (or until the expiry of any existing upgrade or endorsement, whichever is sooner), so long as there is a valid Silver Account under which **you** are entitled to receive the benefit of **this policy** and **you** have paid any additional premium due. At the end of this period **we** will send **you** a reminder. **You** must then make **your** medical declaration again so that **we** can ensure **your** cover continues to meet **your** needs and is based on current information.

## Health Exclusions

At any time:

- No cover is provided if **you** travel against the advice of a **doctor**, or would have been travelling against the advice of a **doctor** if **you** had sought such advice.
- No cover is provided where **you** are travelling in order to receive medical advice or treatment.
- No cover is provided where **you** have failed to take necessary medication, such as inoculations or medication that a **doctor** has prescribed to **you**.

**Exclusions relating to the health of someone not covered by this policy, but whose health may affect your decision whether to take or continue with your trip.**

**You** will not be covered for any related claims arising from the health of a **travelling companion**, someone **you** were going to stay with, a **close relative** or a **business associate** if at the time **your policy** was issued or the date when **your trip** was booked, whichever is later:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware 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.

## Sports & Leisure Activities

**You** are not covered if **you** take part in any activity:

- That is not listed at all under Included Sports & Leisure Activities below, or is in the Additional Sports & Leisure Activities list below, unless **you** have declared it to **us**, it has been accepted by **us** in writing and **you** have paid any additional premium;
- Where such activities are part of **your** professional duties, or where **you** are receiving financial reward for participating in such activities; or
- Where such activities are undertaken for competitive or racing purposes.

Where some restrictions on cover will always apply, you will see asterisks (\*) shown after the activity name. Here is a list of what these indicate:

- One asterisk (\*) – no cover under Section 11 – Personal Liability applies;
- Two asterisks (\*\*) – no cover under Section 8 – Personal Accident applies;
- Three asterisks (\*\*\*) – no cover under Section 8 – Personal Accident or Section 11 – Personal Liability applies

These restrictions apply even if **you** have paid an extra premium for the Additional Sports & Leisure Activity upgrade.

## Included Sports & Leisure Activities

This **policy** will automatically cover **you** for participation in some but not all activities. Please refer to the lists below for full details.

If **you** are taking part in any sport or leisure activity not listed as covered in this section, or wish to take part in a competition, please contact **us** by visiting the Allianz Assistance Hub, emailing [travelenquiryuk@allianz.com](mailto:travelenquiryuk@allianz.com) or calling **UK +44 (0)345 601 5219** to make sure **you** are covered. **You** may need to purchase the Sports and activities upgrade for cover to apply.

### Land, air or water based

#### Included as standard

- Aerobics
- Athletics (no racing)
- Badminton
- Baseball
- Basketball
- Boogie/body boarding
- Bowling
- Bowls
- Cricket
- Croquet
- Curling
- Cycling (not racing, BMX or off-road)
- Dancing
- Darts
- Deep sea fishing
- Dinghy Sailing
- Fell walking (up to an altitude of 3,000m)
- Fencing (protective clothing and equipment must be used)
- Fishing/Angling
- Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Football/Soccer
- Gliding (as a passenger only)\*\*
- Golf
- Gymnastics
- Handball
- Hiking (up to an altitude of 3,000m)
- Ice skating (on a rink only)
- Jogging
- **Manual work** (not above 3 metres from the ground/floor or involving machinery or heavy lifting)\*
- Marathon running (recreational participation only)
- Mountain biking on recognised routes
- Non-**manual work**\*
- Netball
- Orienteering
- Pedalo/Paddle boating
- Pool
- Racket ball
- Rambling (up to an altitude of 3,000m)
- Ringos
- Roller Skating/Blading (wearing pads and helmets)
- Rounders
- Rowing (except racing)
- Running (non-competitive)
- Sailboarding (within territorial or inland waters)
- Sailing within territorial or inland waters\* (if qualified and excluding racing)
- SCUBA diving (down to 20m accompanied by a qualified diver or instructor)
- Skateboarding (wearing pads and helmets)
- Snooker
- Snorkelling
- Softball
- Squash
- Stand up paddle boarding (SUP)
- Surfing
- Swimming (except long distance in open water)
- Table tennis
- Tennis
- Ten pin bowling
- Trekking (up to an altitude of 3,000m)
- Volleyball
- Walking (up to an altitude of 3,000m)
- Water polo
- Windsurfing (within territorial or inland waters)
- Yachting within territorial or inland waters\* (if qualified and excluding racing)

## Included if professionally organised and all recommended safety equipment/clothing is being used

- Abseiling
- Animal interaction experiences with wild animals – e.g. elephants/giraffes/koala/small primates and mammals\*\*
- Archery\*
- Banana boating and other inflatables towed behind a powerboat
- Black water rafting
- Boxing (training only with no contact)\*
- Camel riding
- Canoeing (no white or black water)
- Cheerleading (no stunting)
- Clay pigeon shooting\*
- Climbing (on indoor artificial walls only)
- Dog sledding
- Elephant riding
- Fell walking (up to an altitude of 4,000m)
- Flotilla sailing\* (with professional leader)
- Glacier walking
- Go karting\*
- Grass skiing
- Hiking (up to an altitude of 4,000m) High or low ropes courses
- Hockey\*
- Horse riding (no jumping or racing)\*
- Hot air ballooning
- Hoverboard riding\*\*\*
- Jet biking\*
- Jet boating (as a passenger)
- Jet skiing\*
- Kayaking (no white or black water)
- Motor cycling if **you** have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet\*
- Paint balling
- Parascending over water
- Pony trekking\*
- Quad biking
- Rafting (no white or black water)
- Rambling (up to an altitude of 4,000m)
- River tubing (no white or black water)
- Safari Trekking (on an organised tour)
- Segway riding\*
- Shooting sports (not hunting)\*
- Sleigh riding as a passenger
- Swimming or snorkelling with dolphins, beluga whales, manatees, stingrays or turtles
- Trampolineing
- Trekking (up to an altitude of 4,000m)
- Walking (up to an altitude of 4,000m)
- War Games\* (if no live ammunition and wearing eye protection)
- Water skiing (no jumping)
- White water rafting (up to grade 4)
- Ziplining/Zipwiring/Zip trekking
- Zorbing

## Winter Sports

### Included as standard

- Alpine skiing
- Big foot skiing
- Blade skating
- Cross country skiing (on recognised tracks)\*\*\*
- Curling
- Dry slope skiing
- Glacier walking
- Ice cricket (wearing appropriate batting pads/gloves/spiked shoes)
- Ice fishing
- Ice skating
- Kick sledging
- Mono skiing
- Nordic skiing
- Ski blading
- Ski boarding
- Skiing (on-piste)
- Skiing (off piste with a recognised guide)
- Ski-run walking
- Ski touring
- Sledging/Tobogganing
- Sleigh riding as a passenger (pulled by horse or reindeer)
- Snow blading\*
- Snowboarding (on-piste)
- Snowboarding (off piste with a recognised guide)
- Snow bobbing
- Snow shoe walking
- Tandem skiing
- Telemark skiing
- Winter walking (using crampons and ice picks only)

## Included if professionally organised and all recommended safety equipment/clothing is being used

- Husky dog sledding
- Skidooring\*
- Ski racing arranged by ski schools for their pupils
- Snow mobiling\*
- Snow scooting\*
- Snow tubing

## Additional Sports & Leisure Activities

The following are only covered if **you** have selected and paid for the Additional Sports & Leisure Activities upgrade.

### Land, air or water based

- Airsoft (if wearing eye protection)\*
- American football
- Australian football
- Biathlon
- Bridge swinging (one jump per trip only)
- Bungee jumping (one jump per trip only)
- Camogie
- Canoeing (white and black water, up to grade 5 – all appropriate safety equipment must be used)
- Canopy walking
- Canyoning (if professionally organised and all appropriate safety equipment is being used)
- Caving (if professionally organised and all appropriate safety equipment is being used)
- Gaelic football
- Hang gliding\*\*
- Hurling
- Judo (training only)\*
- Karate (training only)\*
- Kayaking (white and black water, up to grade 5 – all appropriate safety equipment must be used)
- Kite surfing
- Lacrosse
- Land yachting
- Martial arts (training only)
- Mountain biking (on recognized trails – safety pads and a helmet must be worn)
- Parachuting (one jump per trip only)
- Paragliding – as a passenger (if professionally organised and all appropriate safety equipment is being used)
- Parascending (over land)\*\*\*
- Rappelling/rap jumping (if professionally organised and all appropriate safety equipment is being used)
- Rugby\*
- Sand skiing/boarding
- Sand yachting
- SCUBA diving 20 to 30 metres (if qualified and accompanied by qualified instructor – no solo dives)
- Shark diving (in a cage)
- Shinty
- Summer tobogganing\*\*\*
- Triathlon
- White water rafting (up to grade 5 – all appropriate safety equipment must be used)

### Winter Sports

- Airboarding\*
- Figure skating (recreational only)
- Glacier skiing
- Heli skiing
- Ice go karting\* (within organisers guidelines – all appropriate safety equipment must be used)
- Ice hockey\* (all appropriate safety equipment must be used)
- Ice windsurfing\*
- Ski biking\* (all appropriate safety equipment must be used)
- Snowcat driving\*

If **you** are unsure about whether **you** are covered to take part in activities that **you** want to participate in **you** should contact **us**.



## Section 1 – Cancellation

This section provides cover if **you** have to cancel **your trip** before **you** leave **your home** to start **your trip**.

### What you are covered for

The most **we** will pay for each **insured person** is up to £5,000 in total (or if **you** have purchased a Cancellation upgrade, the increased amount shown on **your** upgrade schedule) for your part of unused and unrecoverable:

- **trip** deposits;
- accommodation and travel costs (including car hire, excursions and activities);
- kennel, cattery, professional pet sitter; and
- car parking charges

which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

**We** will provide this cover if **you** cancel **your trip** before it begins in the following necessary and unavoidable circumstances only:

1. The death, serious injury or serious illness of:
  - a. **you**;
  - b. a **travelling companion**;
  - c. a **close relative** of **you** or a **travelling companion**;
  - d. someone outside **your home area** that **you** had planned to stay with; or
  - e. a **business associate**.

#### Note:

For **a**, **b** and **c** above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

- **You**, a **travelling companion** or anyone outside **your home area** that **you** had planned to stay with is called for jury service or as a witness in a court of law.
- **You** or a **travelling companion** are advised by the police to remain at **home** to secure the property following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home area**.
- **You** or **your travelling companion** are made **redundant** on a non-voluntary basis and are registered for a Jobseeker's Agreement with the Department for Work & Pensions (or similar in **your home area**).
- One of the following people are held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that they, specifically, have been exposed to a contagious disease:
  - a. **you**
  - b. another **insured person**;
  - c. **your travelling companion** upon whom **your** travel depends;
  - d. anyone outside **your home area** that **you** had planned to stay with.

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.

#### Note:

For **a** and **b** above, this will include an **epidemic** or **pandemic** disease such as COVID-19.

- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).
- **You** or **your travelling companion** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services in **your home area** and **you** or their employer withdraws previously agreed leave due to an unexpected emergency.
- **You** or **your travelling companion** receive a formal notice to attend an **adoption proceeding** during **your trip**.
- **You** or **your travelling companion** become medically unable to receive an immunisation required for entry into a destination **you** have booked to travel to.
- **You** find out **you** are pregnant after opening **your** Silver Account or booking **your trip** (whichever is later) and **you** are:
  - a. advised not to travel by a **doctor**; or
  - b. will be over 35 weeks' pregnant at the end of **your trip** (or 31 weeks for a multiple pregnancy).
- **Your** pet cat or dog requiring emergency life-saving treatment in the seven days before **your** departure on **your trip**.
- **Your** passport or visa being stolen in a burglary in the seven days before **your** departure on **your trip** and **you** being unable to arrange a replacement in time.
- The Foreign, Commonwealth & Development Office (FCDO) advising against "All Travel" or "All but essential travel" to your booked destination, providing the advice came into force after **you** opened **your** Silver Account or booked **your trip** (whichever was the later) and was in the 28 days before **your** departure on **your trip**.
- The local Government authorities in **your trip** destination order a mandatory evacuation due to a **natural disaster** at **your** destination that is in effect within 24 hours prior to **your** departure date.

## What you are not covered for

We will not cover:

- An excess of £75 for every claim for each **insured person**, which is reduced to £10 for each **insured person** for claims solely for lost deposits.
- Any expenses the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.
- Costs that **you** can recover from elsewhere (including air passenger duty), such as, but not limited to, the provider or booking agent for **your trip**, Civil Aviation Authority (CAA) if **your trip** is protected by an Air Travel Organiser's Licence (ATOL) or the credit or debit card provider, if **you** used this method to pay and the service **you** paid for has not been provided. It is important that **you** attempt to **recover** your expenses from other sources before using this travel insurance, as a claim cannot be considered until **you** have done this. If **you** are unsuccessful in obtaining a refund, then **you** can submit a claim against this travel insurance;
- Claims arising from an **anticipated event**;
- Anything mentioned in the General Exclusions section of this **policy**;
- Any claim that is the result of a **pre-existing medical condition**. This exclusion will not apply if that **pre-existing medical condition** had already been declared to **us** and accepted by **us** in writing;
- Any claim that is a result of a **close relative, close business associate** or **travelling companion**:
  - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
  - being diagnosed with cancer or a degenerative condition; or

- being given a terminal prognosis;  
in the 12 months prior to **you** becoming an **insured person**, or the date when **your trip** was booked, whichever is later;
- Any claim where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your doctor** about whether or not it was appropriate to go on **your trip**;
- Any claim for administration costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- Booking, credit card and non Sterling transaction fees, as these are used costs and not unused costs.
- Any claim resulting from **your** transport provider or their agents refusing to allow **you** to travel for any reason, other than those shown as being covered;
- Any claim resulting from **you** not wanting to travel or not enjoying **your trip**;
- Any claim for unemployment due to **your** misconduct, resignation or voluntary redundancy;
- Any claim arising from **you** or a **travelling companion** not having the correct passport or visa, other than for the reason shown as being covered;
- Any restriction caused by the law of any country or people enforcing these laws;
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, Avios, loyalty card points, redeemable vouchers or another similar scheme.
- Any claim for fees relating to timeshare properties that would be payable whether the property was booked or not, including management and maintenance fees.

## Section 2 – Cutting Short Your Trip

This section provides cover is **you** have to cut short **your trip** after **you** have started it.

### What you are covered for

#### Part A – Curtailment

**We** will pay up to £5,000 in total (or if **you** have purchased a Cancellation upgrade, the increased amount shown on **your** upgrade schedule) for **your** part of unused and unrecoverable:

- unused accommodation costs and travel costs (including car hire, excursions and activities);
- reasonable additional accommodation costs to allow **you** to return **home** early; and
- reasonable additional travel costs to allow **you** to return **home** early if **you** cannot use **your** return ticket

which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

**We** will provide this cover if **you** have to cut short **your trip** after it has begun due to one of the following necessary and unavoidable circumstances only:

1. The death, serious injury or serious illness of:
  - a. **you**;
  - b. a **travelling companion**;
  - c. a **close relative** of **you** or a **travelling companion**;
  - d. someone outside **your home area** that **you** were staying with; or
  - e. a **business associate**.

**Note:**

For **a**, **b** and **c** above, this will include being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19.

- You**, a **travelling companion** or anyone outside **your home area** that **you** had planned to stay with is called for jury service or as a witness in a court of law.
- You** or a **travelling companion** are advised by the police to return **home** to secure the property following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home area**.
- One of the following people are held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that they, specifically, have been exposed to a contagious disease:
  - You**
  - another **insured person**;
  - your travelling companion** upon whom **your** travel depends;
  - anyone outside **your home area** that **you** were staying with.

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.

**Note:**

For **a** and **b** above, this will include an **epidemic** or **pandemic** disease such as COVID-19.

- You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).
- You** or **your travelling companion** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services in **your home area** and **you** or their employer withdraws previously agreed leave due to an unexpected emergency.
- You** or **your travelling companion** receive a formal notice to attend an **adoption proceeding** during **your trip**.
- The local Government authorities order a mandatory evacuation of **your trip** destination area;
- The Foreign, Commonwealth & Development Office (FCDO) advising against “All Travel” or “All but essential travel” to **your** booked destination, providing the advice came into force after **you** started **your trip**.

**Part B – Unused Trip Costs**

**We** will pay up to £5,000 for **your** proportion of **your** accommodation, excursions and other **trip** costs that **you** cannot use during the period **you** are admitted to hospital as an in-patient, based on each complete period of 24 hours **you** are admitted.

**Part C – Natural Disaster**

**We** will pay up to £500 for the cost of necessary extra travel and accommodation expenses **you** incur to:

- allow **you** to continue with **your trip**; or
- return to **your home area** if **you** are unable to continue with **your trip**

if **you** are forced to move from **your** pre booked and pre-paid accommodation because the accommodation or immediately surrounding area are adversely affected by a **natural disaster**.

## Part D – Home Care

**We** will pay up to £250 for emergency and necessary repairs to secure **your home** following fire, flood or theft while **you** are on a **trip**. **You** must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and receipts for expenses that **you** have paid.

The list of the type of contractors covered to secure the **home** in case of the events mentioned above are as follows: plumber, electrician, gas specialist, locksmith, glazier and roofer.

## What you are not covered for

**We** will not cover:

- An **excess** of £75 for every claim for each **insured person**;
- Any expenses the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- Costs that **you** can recover from elsewhere (including air passenger duty), such as, but not limited to, the provider or booking agent for **your trip**, Civil Aviation Authority (CAA) if **your trip** is protected by an Air Travel Organiser's Licence (ATOL) or the credit or debit card provider, if **you** used this method to pay and the service **you** paid for has not been provided. It is important that **you** attempt to recover **your** expenses from other sources before using this travel insurance, as a claim cannot be considered until **you** have done this. If **you** are unsuccessful in obtaining a refund, then **you** can submit a claim against this travel insurance;
- Claims arising from an **anticipated event**;
- Anything mentioned in the General Exclusions section of this **policy**;
- Any claim that is the result of a **pre-existing medical condition**. This exclusion will not apply if that **pre-existing medical condition** had already been declared to **us** and accepted by **us** in writing;
- Any claim that is a result of a **close relative, close business associate** or **travelling companion**:
  - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
  - being diagnosed with cancer or a degenerative condition; or
  - being given a terminal prognosis;in the 12 months prior to **you** becoming an **insured person**, or the date when **your trip** was booked, whichever is later;
- Any claim where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your doctor** about whether or not it was appropriate to go on **your trip**;
- Any claim for administration costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- Booking, credit card and non Sterling transaction fees, as these are used costs and not unused costs.
- Any claim resulting from **your** transport provider or their agents refusing to allow **you** to travel for any reason, other than those shown as being covered;
- Any claim resulting from **you** not wanting to travel or not enjoying **your trip**;
- Any claim for additional travel costs if **you** did not purchase a return ticket to **your home area** before **you** started **your trip**;
- Any claim for unemployment due to **your** misconduct, resignation or voluntary redundancy;
- Any claim arising from **you** or a **travelling companion** not having the correct passport or visa, other than for the reason shown as being covered;
- Any restriction caused by the law of any country or people enforcing these laws;

- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, Avios, loyalty card points, redeemable vouchers or another similar scheme.
- Any claim for fees relating to timeshare properties that would be payable whether the property was booked or not, including management and maintenance fees.
- Any costs incurred for repairs carried out by any contractor, except for a plumber, electrician, gas specialist, locksmith, glazier or roofer.

## Section 3 – Emergency Medical and Associated Expenses

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your** **trip** because of illness, injury or accident, or if **your** medical expenses are over **£500** **we** must be told immediately – see under the heading ‘24-hour emergency medical assistance’ on page 17 for more information.

### What you are covered for

**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**.

#### Outside Your Home Area

Up to £10 million in total for reasonable fees or charges **you** incur for the following:

##### Emergency Medical Treatment

- Medical, surgical, medication costs, hospital and/or nursing services.

##### Emergency Transportation

- Ambulance and rescue service fees incurred to take **you** to hospital.

##### Repatriation

- **Your** repatriation to **your home area**, if medically necessary.

##### Dental

- Up to £1,000 for emergency dental treatment to relieve sudden pain.

##### In-patient Benefit

- £50 for each 24-hour period that **you** are in hospital as an in-patient up to £1,000 in total during the **trip**.

##### Funeral Expenses

- Up to £7,500 for reasonable costs for **your** funeral expenses, in the place where **you** die.

##### Emergency Replacement of Prescribed Medication

- Up to £250 for reasonable expenses incurred in **you** obtaining repeat medication where **your** own medication has been lost or stolen while **you** are on **your** **trip** if **you** have a **pre-existing medical condition** that had already been declared to **us** and accepted by **us** in writing.

#### Related Costs Outside or Inside Your Home Area

Up to:

- £10 million for **trips** outside **your home area**; or
- £10,000 for **trips** inside **your home area**;

in total for the reasonable fees or charges **you** incur for the following:

## Transport and accommodation

- Additional travel and accommodation expenses:
  - a. to get **you** to or from hospital, where such expenses relate to **your** in-patient admission or discharge, or attending for outpatient treatment or appointments;
  - b. needed to return **you** to **your home area** on the advice of **our** medical adviser;
  - c. that **you** have to pay to get **home** following emergency medical treatment and where **you** cannot use **your** return ticket;
  - d. for one person, who is resident in **your home area**, to travel to, remain with or escort **you** back to **your home area** on the advice of **our** medical advisor;
- Additional travel and accommodation costs of a similar standard to the accommodation **you** had booked for **your trip** if it is medically necessary for **you** to stay after the date **you** were booked to return **home**;

## Telephone calls

- The cost of telephone calls:
  - a. that **you** make to **our** emergency assistance service; or
  - b. incurred by **you** when **you** receive calls from **our** emergency assistance service;

## If you die

- The reasonable cost of transporting **your** body or ashes to **your home**.

## Physiotherapy

**We** will pay up to £350 for necessary further physiotherapy treatment on **your** return to **your home area** if **we** pay a claim for **your** Emergency Medical treatment outside **your home area** as a result of **your** bodily injury.

## What you are not covered for

**We** will not cover:

- An **excess** of £75, unless **your** claim is reduced because you used an EHIC, GHIC or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 18 for more information);
- Any expenses that **you** can recover from elsewhere;
- Anything mentioned in the General Exclusions section of this **policy**;
- Any claim that is the result of a **pre-existing medical condition**.  
This exclusion will not apply if that **pre-existing medical condition** had already been declared to us and accepted by **us** in writing;
- Any claim for:
  - costs incurred as a result of an **anticipated event**;
  - expenses incurred within **your home area** except for those specifically mentioned as being covered under '**Related Costs Outside or Inside Your Home Area**';
  - any further expenses incurred if **you** choose not to move hospital or return to **your home area** after **our** medical adviser and **your** treating **doctor** have deemed it safe for **you** to be moved;
  - costs of in-patient hospital treatment or being returned to **your home area** that have been incurred without the prior permission of **our** emergency medical service;
  - a medical condition if **you** were travelling against the advice of a **doctor**, or would have been travelling against the advice of a **doctor** if **you** had sought such advice;
  - costs of treatment, tests or surgery (including preventative treatment and cosmetic or elective surgery) which is not essential in the opinion of **our** medical adviser or could reasonably have waited until **your** return to **your home area**;
- Any claim where **you** are travelling in order to receive medical advice or treatment;

- Any claim which is the result of **you** not taking:
  - necessary medication which **you** knew at the start of **your trip** that **you** would need while **you** were away (including costs incurred in obtaining or replacing medication); or
  - recommended preventative medication or having the required vaccinations for **your trip** destination;
- Any claim for any dental work involving precious metals or dental fittings;
- Any claim for single or private room accommodation, unless it has been deemed medically necessary by **our** medical adviser;
- Any claim for treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre;
- Any claim as a result of:
  - **you** participating in any Sports & Leisure activity unless that activity is detailed as being covered under the Included Sports & Leisure activities list or had already been declared to **us** and accepted by us in writing;
  - **manual work**;
  - **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type within **your home area**;
  - **you** using any motorcycle, moped or scooter:
    - a. if **you** do not wear a crash helmet;
    - b. if **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**; or
    - c. if the vehicle is above 125cc, and it is not **your** mode of transport from **your home area** or if **you** are not wearing appropriate protective clothing;
    - d. **you** using a quad bike or all terrain vehicle as a rider or passenger.

## Section 4 – Loss of Passport or Driving Licence

### What you are covered for

#### Costs for issuing a temporary replacement

**We** will pay up to £750 if **your** passport is lost, stolen or destroyed on **your trip** for reasonable extra travel, accommodation and administration costs that **you** have to pay to obtain:

- evidence of **your** driving licence from the DVLA if **your** driving licence is lost, stolen or destroyed while **you** are on **your trip** and this is necessary to enable **you** to continue **your trip**; or
- an emergency travel document if **your** passport is lost, stolen or destroyed while **you** are on **your trip**; and
- a temporary passport or travel permit.

#### Remaining value of original passport

**We** will also pay for the equivalent cost (based on the current standard replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

### What you are not covered for

**We** will not cover:

- Any claim related to a passport if **you** have not obtained written confirmation from the consulate **you** reported the loss to.
- Any claim related to a driving licence if **you** have not obtained written confirmation from the DVLA that **you** reported the loss to them and when this was.
- Anything mentioned in the General Exclusions section of this **policy**.



## Section 5 – Delayed Baggage

### What you are covered for

We will cover **you** for the cost of essential replacement of toiletries, medication and items of clothing as well as the temporary hire of replacement sports equipment if **your baggage** is temporarily lost for more than four hours following **your** arrival at **your** destination.

The most **we** will pay for each **insured person** is £650, as follows:

- £100 after four hours;
- A further £150 after 12 hours; and
- A further £400 after 48 hours.

#### Note:

**We** will deduct any amounts paid or payable under this section (other than for hire costs) from any claim **you** make under Section 6 – Baggage if **your baggage** is declared to be permanently lost by the carrier.

### What you are not covered for

**We** will not cover:

- Anything mentioned in the General Exclusions section of this **policy**.
- Any claim unless **you** obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. **You** must do this within seven days of the delay.
- Any claim for the hire of:
  - **winter sports equipment** (cover is available under Section 13 – Winter Sports Cover);
  - hire of **business equipment** (cover is available under Section 14 – Business Cover if **you** have added the Business extension upgrade and this has been confirmed by **us** in writing);
  - hire of **golf equipment** (cover is available under Section 15 – Golf Cover if **you** have added the Golf extension upgrade and this has been confirmed by **us** in writing);
- Any claim for **baggage** that is confiscated, detained or delayed by customs or other officials.
- Any claim for **baggage** that is lost on the day of **your** return **home**.
- Any claim where **you** cannot provide receipts or other proof of purchase for the essential replacement items purchased.
- Any amounts that **you** can or have recovered from elsewhere, including from the carrier.

## Section 6 – Baggage

### What you are covered for

We will pay up to £1,500 in total for **your baggage** that is lost, stolen or accidentally damaged during **your trip**.

The most we will pay in total for **valuables** is £500, There is also a limit of £300 for any one item, **pair or set**. These sub-limits apply in total for the items(s), whether they are jointly owned or not.

#### Note:

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

No payment will be more than the original purchase price **you** paid for the item.

### What you are not covered for

We will not cover:

- An **excess** of £75 for every claim for each **insured person**.
- Anything mentioned in the General Exclusions section of this **policy**.
- More than the part of the **pair or set** that is stolen, lost or damaged.
- Any amounts that **you** can recover from elsewhere;
- Any claim for **baggage**:
  - that **you** have left **unattended** unless it has been stolen from **your** locked private personal accommodation, a safe or safety deposit box or the locked boot or covered luggage are of a motor vehicle;
  - that is confiscated, detained or delayed by customs or other officials;
- Any claim for **valuable items**:
  - not in **your** hand luggage or on **your** person; or
  - left in a motor vehicle or tent;
- Any claim for loss or damage caused by:
  - wear and tear or loss of value;
  - moths or vermin; or
  - any cleaning, repairing or restoring process;
- Any claim for:
  - property more specifically insured by another policy;
  - pedal cycles, motor vehicles, caravans, trailers or water craft;
  - musical instruments, antiques, paintings, pictures or furs;
  - cracking, scratching or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china/ceramics or similar fragile items;
  - perishable goods;
  - contact lenses, dental or medical fittings or hearing aids;
  - **personal money**, bonds, negotiable instruments, securities or documents (cover is available for some of these items under Section 7 – Personal Money);
  - **winter sports equipment** (cover is available under Section 13 – Winter Sports Cover);

- **business equipment** (cover is available under Section 14 – Business Cover if **you** have added the Business extension upgrade and this has been confirmed by **us** in writing);
- **golf equipment** (cover is available under Section 15 – Golf Cover if **you** have added the Golf extension upgrade and this has been confirmed by **us** in writing);
- sports equipment and accessories while in use; or
- the cost of replacing any other pieces that form part of a set.
- Any claim for theft or loss of **baggage** unless **you** have reported it to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- Any claim if **your baggage** is lost, stolen or damaged while it is in the care of an airline unless you get a Property Irregularity Report from them within the time limit shown in their conditions of carriage.
- Any claim if **your baggage** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority, unless **you** report the loss and get a written report from them.
- Items claimed where **you** cannot provide receipts or other proof of purchase.

## Section 7 – Personal Money

### What you are covered for

We will pay up to £500 in total for **your personal money** that is lost or stolen during **your trip**.

### What you are not covered for

We will not cover:

- An **excess** of £75 for every claim for each **insured person**.
- Anything mentioned in the General Exclusions section of this **policy**.
- Compensation unless **you** can provide receipts and evidence of account withdrawals for the amount of cash or other form of currency **you** had.
- Any amounts that **you** can recover from elsewhere.
- Loss or theft of **personal money** that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report.
- Loss or theft of **personal money** while in a hotel or other rented accommodation unless reported to the property management and **you** have obtained written confirmation from them of the report.
- **Personal money** that **you** have left **unattended** unless it has been stolen from **your** locked private personal accommodation, a safe or safety deposit box.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Any claim for **personal money** that is confiscated, detained or delayed by customs or other officials.
- Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

## Section 8 – Personal Accident

### What you are covered for

We will pay **you** (or **your** personal representative) one of the benefits shown below if **you** are injured following an **accident** on **your trip** and this solely and independently results in **your**:

- death;
- permanent **loss of sight** in one or both eyes;
- permanent **loss of a limb**; or
- **permanent total disablement**

within 12 months of the **accident**.

#### Death

£25,000.

#### Loss of sight

£25,000.

#### Loss of a limb

£25,000.

#### Permanent total disablement

£25,000.

### What you are not covered for

We will not cover:

- Anything mentioned in the General Exclusions section of this **policy**.
- Anything caused by:
  - a sickness or disease, naturally occurring or degenerative condition;
  - an **anticipated event**;
  - **you** participating in any Sports & Leisure activity unless that activity is detailed as being covered under the Included Sports & Leisure activities list or had already been declared to **us** and accepted by **us** in writing;
  - **your** participation in **manual work**;
  - **you** riding or driving any motorised vehicle, unless **you** are licensed to drive that vehicle type within **your home area**;
  - **you** using any motorcycle, moped or scooter if:
    - a. **you** do not wear a crash helmet;
    - b. **you** are the rider and **you** do not hold a valid licence to drive that vehicle type in **your home area**; or
    - c. the vehicle is above 125cc, and it is not **your** mode of transport from **your home area** or if **you** are not wearing appropriate protective clothing;
- Any claim as a result of **you** using a quad bike or all terrain vehicle as a rider or passenger.
- Any claim for **permanent total disablement** if **you** had retired before **your trip** started.
- Any payment for **permanent total disablement** until at least one year has passed from the date of the **accident**.
- **We** will not pay more than one of the benefits available under this section of cover that result from the same **accident** or injury.

## Section 9 – Missed Departure

### What you are covered for

We will pay up to £1,000 for reasonable additional accommodation and travel expenses to get **you** to:

- **your trip** destination on any part of an outward journey during **your trip**; or
- return **you** to **your home** on **your** return journey

if **you** fail to arrive at **your departure point** in time to board **your** pre-booked aircraft, ship or train as a result of:

- a. the scheduled public transport or connecting scheduled flight on which **you** are travelling to **your** point of departure not running to timetable; or
- b. the private car in which **you** are travelling being involved in an accident or breaking down.

### What you are not covered for

We will not cover:

- An **excess** of £75 for every claim for each **insured person**.
- Anything mentioned in the General Exclusions section of this **policy**.
- Any claim arising from a strike, any form of industrial action or possible delay that had been announced or commenced either:
  - when **you** became an **insured person**; or
  - when **your trip** was booked whichever is the later;
- Any claim where **you** are travelling in a vehicle that **you** own and which has not been serviced and maintained in accordance with the manufacturer's instructions.
- Any claim unless **you**:
  - get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
  - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- **Your** failure to reach the **departure point** in time due to public transport schedule changes that had been announced before **you** left **your home** to start **your trip**.

## Section 10 – Delayed Departure

### What you are covered for

#### Part A – Delayed Departure

We will pay up to £250 for **your** additional accommodation, travel and refreshment costs if, after **you** have checked in, **your** pre-booked aircraft, ship or train is delayed by more than four hours beyond the time shown on **your** travel itinerary at the **departure point**.

#### Part B – Abandonment Before Departure

We will pay up to £5,000 for **your**:

- unused deposits;
- accommodation and travel costs (including car hire, excursions and activities);
- unused kennel, cattery, professional pet sitter; and
- car parking charges

that **you** have paid or legally have to pay if **you** choose to abandon **your trip** because **your** pre-booked aircraft, ship or train is delayed beyond the time shown on **your** travel itinerary at the point of departure by more than:

- six hours if **your trip** is scheduled to last four nights or less; or
- 12 hours if **your trip** is scheduled to last five nights or more.

Alternatively, **you** may choose to continue to **your** intended destination by alternative means, in which case **we** will cover **you** for the lower of the costs so incurred or the amount it would have cost to abandon **your trip**.

### Part C – Extra Pet Boarding Confidential

**We** will pay £10 for each 24-hour period up to £200 in total for extra kennel or cattery fees **you** have to pay if **you** are delayed in returning to **your home area** and are unable to collect **your pet** as planned

## What you are not covered for

**We** will not cover:

- An **excess** of £75 per **insured person** for Abandonment Before Departure claims but there is no **excess** for Delayed Departure claims;
- Anything mentioned in the General Exclusions section of this **policy**.
- Any costs that **you** can recover from elsewhere, such as compensation, assistance or refund that should be provided by **your** carrier or travel agent. If **you** should be entitled to such compensation **we** will not pay any claim unless **you** provide evidence from them showing why such compensation was not and will not be given to **you**;
- Claims for both Delayed Departure and Abandonment Before Departure for the same event;
- Any claim arising from a strike, any form of industrial action or possible delay that had been announced or commenced either:
  - when **you** became an **insured person**; or
  - when **your trip** was booked whichever is the later;
- Claims where **you** have missed the check in time as shown on **your** travel itinerary;
- Any claim where the aircraft, ship or train on which **you** are booked to travel is cancelled by the carrier;
- Any claim for administration costs charged by **your** travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- Any claim for fees relating to timeshare properties that would be payable whether the property was booked or not, including management and maintenance fees.
- Costs that **you** are unable to provide receipts, invoices or other proof of payment for.

## Section 11 – Personal Liability

### What you are covered for

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 incidents related to this under **our policy**.

**We** will pay up to £2 million plus any other costs **we** agree to in writing that relate to anything **you** cause during **your trip** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and 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:**

**You** must inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

## What you are not covered for

**We** will not cover:

- An **excess** of £75 per **insured person**;
- Anything mentioned in the General Exclusions section of this **policy**.
- Any liability arising from:
  - death or injury to **your** employees or members of **your family**;
  - loss of or damage to property which is owned by or under the control of **you**, a member of **your family** or **your** employees;
  - ownership or occupation of any land or building (other than occupation of temporary holiday accommodation);
  - **your** profession, business or employment including voluntary work of any kind; or
  - any contractual liabilities.
- Any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
- **You** owning or using any:
  - animal (other than **your** domestic pets);
  - firearm;
  - motorised or mechanically propelled vehicles (including towed vehicles);
  - vessels (other than manually propelled water craft); or
  - aircraft;
- **You** participating in any Sports & Leisure activity unless that activity is detailed as being covered under the Included Sports & Leisure activities list or had already been declared to **us** and accepted by **us** in writing;
- **Your** own deliberate actions or failure to act when **you** should have;
- Any claim arising from a **trip** that is solely within **your home area**;
- **You** engaging in **manual work**.

## Section 12 – Legal Advice and Expenses

**You** can call **our 24-hr** legal helpline for advice on a travel related legal problem to do with **your trip**. Phone: **UK +44 (0)345 601 5219**

### What you are covered for

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

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£50,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **insured persons** on the **trip**) for each event giving rise to a claim.

#### Note:

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.

## What you are not covered for

**We** will not cover:

- Anything mentioned in the General Exclusions section of this **policy**.
- Defending **your** legal rights in claims against **you**;
- Illness or injury which develops gradually or is not caused by a specific or sudden accident;
- Psychological injury or mental illness unless it results from a specific or sudden accident that has also caused physical bodily injury to **you**;
- Any claim:
  - where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
  - involving **legal action** between **you** and members of the same household, a **close relative**, a **travelling companion**, or one of **your** employees;
  - against a travel agent, tour operator or carrier, **us**, the **insurer**, another **insured person** under this **policy** or NatWest plc.
  - for **legal action** that **we** have not agreed to;
  - if **you** withdraw from the claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility.

## Section 13 – Winter Sports

### What you are covered for

#### Part A – Ski Pack

**We** will pay up to £150 per week for **your** unused and non-refundable expenses of hired **winter sports equipment**, lessons from a ski school and ski lift passes if **you** are unable to ski as a result of **your** injury or illness.

#### Part B – Winter Sports Equipment

**We** will pay up to £400 for **winter sports equipment** **you** own or have hired which is lost, stolen or accidentally damaged during **your trip**;

The amount **we** will pay for replacement of **winter sports equipment** will be today's value less a deduction for wear and tear and loss of value, as follows:

- Up to one year old – 90% of the purchase price
- Up to two years old – 70% of the purchase price
- Up to three years old – 50% of the purchase price
- Up to four years old – 30% of the purchase price
- Up to five years old – 20% of the purchase price
- Over five years old – No payment



**Note:**

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

No payment will be more than the original purchase price **you** paid for the item.

**We** will also pay up to £200 for a reissue of or replacement lift pass if **your** lift pass is lost, stolen or accidentally damaged during **your trip**.

**Part C – Winter Sports Equipment Hire**

**We** will pay up to £200 for the hire of replacement **winter sports equipment** for the remainder of **your trip** if **winter sports equipment** that **you** own has been lost, stolen or accidentally damaged while on **your trip**, or if it is temporarily lost by **your** carrier for more than four hours on **your** outbound journey.

**Part D – Piste Closure**

**We** will pay one of the following if all the pistes in **your** pre-booked resort are closed due to lack of snow, too much snow or adverse weather conditions.

- Up to £10 per day for the extra costs of transport or lift passes to get **you** to an alternative site; or
- £30 per day compensation if there are no alternative sites available

The most **we** will pay is £660 for each **insured person per trip**.

**Avalanche**

**We** will pay up to £200 for additional travel and accommodation expenses if **your** departure from or arrival in **your** pre-booked resort is unavoidably delayed by avalanche.

**What you are not covered for**

**We** will not cover:

- An **excess** of £75 per **insured person** for every claim under **Winter Sports Equipment** only. No **excess** will be charged for claims for other parts of this section;
- Anything mentioned in the General Exclusions section of this **policy**.
- Any costs that **you** can recover from elsewhere.
- Any claim under Ski Pack where there is, or would be, no valid claim for that medical condition under Section 3 – Emergency Medical and Associated Expenses;
- Any claim for costs incurred as a result of an **anticipated event**;
- Any claim as a result of **you** participating in any Sports & Leisure activity unless that activity is detailed as being covered under the Included Sports & Leisure activities list or had already been declared to **us** and accepted by **us** in writing;
- Any claim for **winter sports equipment**:
  - that is more than five years old; or
  - that is lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process; or
  - that is left **unattended** in a motor vehicle.
- Any claim for theft or loss of **winter sports equipment** that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- Any claim if **your winter sports equipment** is lost, stolen or damaged while it is in the care of an airline unless **you** get a Property Irregularity Report from them within the time limit shown in their conditions of carriage.

- Any claim if **your winter sports equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority, unless **you** report the loss and get a written report from them.
- Any claim for Piste Closure where:
  - the date **you** became an **insured person** or the date when **your trip** was booked (whichever is later) is less than 14 days before **your** departure date; or
  - the dates of **your trip** are outside the normal ski season as defined by the local piste authority.

## Optional Extra Covers (upgrades)

You are not automatically covered for the following sections. If **you** have any of these covers in force **we** will notify **you** in writing. **You** will have to pay an additional premium if **you** need any of these covers.

## Section 14 – Business Cover

### What you are covered for

#### Part A – Business Equipment & Business Samples

**We** will pay up to £3,000 for **your business equipment** or **business samples** if they are lost, stolen or accidentally damaged during **your trip**.

The most **we** will pay in total for any one item, **pair or set** is £1,000.

#### Note:

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

No payment will be more than the original purchase price **you** paid for the item.

#### Part B – Hiring Replacement Equipment

**We** will pay up to £500 for **you** to hire emergency replacement **business equipment** for the remainder of **your trip** if **business equipment** that **you** own is lost, stolen or accidentally damaged during **your trip**, or if it is temporarily lost for more than four hours on **your** outbound journey.

#### Part C – Replacement Business Colleague

**We** will pay up to £1,500 for **you** to be replaced by a colleague (return travel tickets only) if:

- you** are treated as an in-patient for at least three days while **you** are on a **trip**; or
- we** pay a claim under Section 2 – Cutting Short Your Trip due to **your** death, injury or illness.

### What you are not covered for

**We** will not cover:

- An **excess** of £75 per **insured person** for every claim under Business Equipment & Business Samples only. No **excess** will be charged for claims under other parts of this cover section;
- Anything mentioned in the General Exclusions section of this **policy**.
- Any costs that **you** can recover from elsewhere.
- Any claim for costs incurred as a result of an **anticipated event**;
- Any claim for items more specifically insured by another policy.

- Any claim for **business equipment** or **business samples**:
  - that are lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process; or
  - that have been left **unattended** unless they have been stolen from **your** locked person private accommodation, a safe or safety deposit box or locked boot or covered luggage area of a motor vehicle.
  - that are confiscated, detained or delayed by customs or other officials;
- Any claim for **valuable items**:
  - not in **your** hand luggage or on **your** person; or
  - left in a motor vehicle or tent.
- Any claim under Replacement Business Colleague where:
  - there is, or would be, no valid claim for that medical condition under Section 3 – Emergency Medical and Associated Expenses;
  - it is not supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense, as well as any other supporting documents that **we** reasonably require in support of **your** claim; or
  - receipts for the travel tickets obtained for **your** colleague cannot be or have not been provided.
- Any claim as a result of **you** participating in any Sports & Leisure activity unless that activity is detailed as being covered under the Included Sports & Leisure activities list or had already been declared to **us** and accepted by **us** in writing;
- Any claim for theft or loss of **business equipment** that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- Any claim if **your business equipment** is lost, stolen or damaged while it is in the care of an airline unless **you** get a Property Irregularity Report from them within the time limit shown in their conditions of carriage.
- Any claim if **your business equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority, unless **you** report the loss and get a written report from them.
- Items claimed where **you** cannot provide receipts or other proof of ownership.
- More than the market value of **your business equipment** or **business samples** at the time of the loss.

## Section 15 – Golf Cover

### What you are covered for

#### Part A – Golf Equipment

**We** will pay up to £1,500 for **your golf equipment** which is lost, stolen or accidentally damaged during **your trip**;

#### Note:

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

No payment will be more than the original purchase price **you** paid for the item.

## Part B – Hiring Replacement Golf Equipment

We will pay up to £250 for the hire of replacement **golf equipment** for the remainder of **your trip** if **your own golf equipment** has been lost, stolen or accidentally damaged while on **your trip**, or if it is temporarily lost by **your** carrier for more than four hours on **your** outbound journey.

## Part C – Cancellation or Cutting Short Your Trip Extension

We will extend the cover provided under Section 1 – Cancellation and Section 2 – Cutting Short Your Trip because **you** have an injury or illness that prevents **you** from playing golf. All limits, conditions, restrictions and exclusions in those sections continue to apply.

## Part D – Green Fees

We will pay up to £250 per **trip** for **your** unused green fees that have been paid or **you** legally have to pay that **you** are unable to use on **your trip** because:

- **you** have an injury or illness that prevents **you** from playing golf; or
- **you** have a valid claim under one or more other section of this **policy** that prevents **you** from playing golf.

## What you are not covered for

We will not cover:

- An **excess** of £75 per **insured person** for every claim under **Golf Equipment** only. No **excess** will be charged for claims for other parts of this section;
- Anything mentioned in the General Exclusions section of this **policy**.
- Any costs that **you** can recover from elsewhere.
- Any claim for items more specifically insured by another policy.
- Any claim as a result of **your golf equipment** being confiscated, detained or delayed by customs or other officials;
- Any claim for **golf equipment**:
  - that is lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process; or
  - that has been left **unattended** unless it was stolen from **your** locked personal private accommodation, a safe or safety deposit box or locked boot or covered luggage area of a motor vehicle.
- Any claim for theft or loss of **golf equipment** that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- Any claim if **your golf equipment** is lost, stolen or damaged while it is in the care of an airline unless **you** get a Property Irregularity Report from them within the time limit shown in their conditions of carriage.
- Any claim if **your golf equipment** is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority, unless **you** report the loss and get a written report from them.
- Items claimed where **you** cannot provide receipts or other proof of ownership.
- Any claims for green fees unless **you** provide written confirmation from the golf club that the booking was not used and the details of any refunds that can or have been provided.

## Section 16 – Wedding Cover

### What you are covered for

#### Part A – Wedding Attire

We will pay up to £1,500 per insured **couple** for **wedding attire** which is lost, stolen or accidentally damaged during **your trip**.

#### Note:

It will be **our** decision to pay either:

- the cost of repairing **your** items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

No payment will be more than the original purchase price paid for the item.

#### Part B – Wedding Rings

We will pay up to £250 per insured **couple** for the rings to be used during the ceremony if they are lost, stolen or accidentally damaged during **your trip**.

#### Part C – Wedding Gifts

We will pay up to £1,000 per insured **couple** for wedding gifts **you** have received during the **trip** if they are lost, stolen or accidentally damaged during **your trip**.

#### Part D – Photographs and Video Recordings

We will pay up to £750 per insured **couple** for the additional cost to:

- obtain reprinted photographs or duplicate physical copies of the video recordings if **your** original professional photographs or video recordings are lost, stolen or accidentally damaged during **your trip** and there is a charge for these to be replaced; or
- hire an alternative professional to take photographs or video recordings of **your** wedding if **your** pre-booked professional photographer is unable to fulfil their obligations to **you** due to illness, injury or unforeseen transport problems during **your trip**.

### What you are not covered for

We will not cover:

- An **excess** of £75 per insured **couple**;
- Anything mentioned in the General Exclusions section of this **policy**.
- Any costs that **you** can recover from elsewhere.
- Any claim for items more specifically insured by another policy.
- Any claim for an item covered under this section being confiscated, detained or delayed by customs or other officials;
- Any claim for **wedding attire**, **wedding rings** or **wedding gifts**:
  - that are lost, stolen or damaged as a result of **your** deliberate, wilful or malicious act, carelessness or neglect; or
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process.
- Any claim for non-**valuable items** that have been left **unattended** unless they were stolen from **your** locked personal private accommodation, a safe or safety deposit box or locked boot or covered luggage area of a motor vehicle;

- **Valuable items** that are:
  - not in **your** hand luggage or on **your** person; or
  - left in a motor vehicle or tent;
- Any claim for theft or loss of any item that **you** do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- Any claim if **your** items are lost, stolen or damaged while in the care of an airline unless **you** get a Property Irregularity Report from them within the time limit shown in their conditions of carriage.
- Any claim if **your** items are lost, stolen or damaged while in the care of a transport or accommodation provider, or any authority, unless **you** report the loss and get a written report from them.
- Items claimed where **you** cannot provide receipts or other proof of ownership.
- Any claims under Photographs and Video Recordings for the hire of an alternative professional photographer unless **you** provide written confirmation from the prebooked professional photographer of the cause of their cancellation and the details of any refunds that can be or have been provided.

# General Exclusions

The following apply to the whole of the **policy**:

**We** will not pay for claims arising as a result of or from:

1. Terrorism (except under Section 3 – Emergency Medical and Associated Expenses), war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation, Section 2 – Cutting Short Your Trip, Section 3 – Emergency Medical and Associated Expenses or Section 13 – Winter Sports Cover.
5. **Cyber risks** of any kind.
6. **Your** engagement in or practice of the following, unless **you** have received **our** prior agreement in writing (including where listed as being covered under the Included Sports & Leisure Activities section):
  - a. **manual work** in connection with a profession, business or trade;
  - b. flying except as a fare paying passenger in a fully-licensed passenger carrying aircraft; or
  - c. the use of a moped, motorcycle, car, van, lorry or similar motorised vehicle unless a full United Kingdom, Channel Islands or Isle of Man driving licence is held permitting the use of such vehicles in **your home area** and, in the case of a moped or motorcycle, **you** and **your** passenger are wearing a helmet.
7. **Your** engagement in any sport (including winter sports) or leisure activity that is not in the list of Included Sports and leisure activities on pages 21-24, unless **you** have received **our** prior agreement in writing.
8. **Your** wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, alcohol abuse, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **doctor**, but not for the treatment of drug addiction), and putting **yourself** at needless risk (except in an attempt to save human life).
9. Any **pre-existing medical condition** and associated conditions (unless terms are agreed in writing by **us**).
10. Any claims where as part of any claim investigation, **your doctor** confirms they would not have recommended **you** to travel either on the date **you** opened **your** Silver Account, when **you** booked **your trip**, or at the time **you** travelled (whichever is later).
11. **You** drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trips** or holidays, but **we** will not cover any claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to make a claim as a result.

12. **You** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another part of the building or another building (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
  13. **Your** own unlawful action or any criminal proceedings against **you**.
  14. Confiscation or destruction of property by any customs, government or other authority of any country.
  15. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following bodily injury, illness or disease.
  16. **You** not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO), the World Health Organization, or any government or other official authority. This includes where:
    - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
    - The FCDO have advised against all travel or all but essential travel;
    - **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)
17. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us**, the **insurer** or members of the Allianz Group to:
    - a. Any sanctions, prohibitions or restrictions under United Nations resolutions; or
    - b. The trade or **economic sanctions**, laws or regulations of the European Union, United Kingdom, or United States of America.
  18. Any unused or additional costs incurred by **you** which are recoverable from anywhere else, including:
    - The providers of the accommodation, their booking agents, travel agent or other compensation scheme;
    - The providers of the transportation, their booking agents, travel agent, compensation scheme, ABTA (The Travel Association) or Air Travel Organisers' Licensing (ATOL);
    - **Your** credit or debit card provider or Paypal; or
    - Any excursion provider, event ticketing agent or promoter.
  19. **Political risks** of any kind.
  20. Something that happened before **you** became an **insured person** under this **policy** or before any part of **your trip** was booked (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless **we** agreed to it in writing.



## General Conditions

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

1. Cover under this **policy** only applies if **you** are aged under 70 years old, unless **you** have purchased the Age Extension upgrade.
2. The maximum duration of any one **trip** is 22 consecutive days. If any **trip** exceeds **your trip** duration limit, **we** will not provide cover for any part of that **trip** beyond the covered **trip** duration. This includes not providing cover for any claims where **you** cannot provide evidence that the incident date occurred before the expiry of the covered **trip** duration.
3. Cover under this **policy** is only available if **you** are a resident of the **UK**, Channel Islands or the Isle of Man and **your home** is in one of these countries.
4. This **policy** is only valid for **trips** commencing from and returning to **your home area**.
5. Cover under this **policy** is automatically extended if **you** are unable to return **home** by the end of the **period of insurance** due to a reason covered by this **policy**, provided **you** return **home** at the earliest opportunity.
6. Cover for permitted **winter sports** activities is provided up to a maximum of 22 days in total for each **insured person** per **trip**. See page 40 for more details of the activities **we** cover.
7. This **policy** is only valid for **trips** taken within **your home area** if **you** have pre booked accommodation for two nights or more.
8. **We** and **your bank account provider** may cancel **your** cover under this **policy** by closing your account. Details can be found in the NatWest Your Current Account Terms document.
9. **You** must take reasonable care to protect **yourself** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
10. **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 the 'Making a claim' section on pages 51-53 for more information.
11. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
12. The terms of this **policy** can only be changed if **we** agree in writing. **We** may require **you** to pay an additional premium before making a change to **your** cover, such as for an upgrade or **pre-existing medical condition** endorsement.
13. **Your bank account provider** may from time to time notify **you** of a change of travel **insurer**. If **your** travel insurer changes, this **policy** (including any upgrades or endorsements) will come to an end and a new **policy** (including any applicable upgrades or endorsements) will be automatically put in place with the new travel insurer. **You** will always receive at least 30 days' notice of this change.

**We have the right to do the following:**

1. In conjunction with **your bank account provider**, cancel **your** cover if **you** tell **us** something that is not true, which influences our decision as to whether cover can be offered or not.
2. Cancel any upgrades or endorsements and make no payment if **you**, or anyone acting for **you**, make a claim under this **policy** knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for upgrades or endorsements or supporting **your** claim. **We** may in these instances report the matter to the police.
3. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms which will help **us** to recover any payment **we** have made under this **policy**.
4. 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 include a request for **you** to be medically examined or for a post-mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
5. 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. Cover under this **policy** for **your trip** will end immediately if **you** refuse to be repatriated.
6. Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
7. Not to pay any claim on this **policy** (except under Section 8 – 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 agreements, 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.

# Making a Claim

The quickest and easiest way to make a claim, is to visit the Allianz Assistance Hub where **you** can complete an online claim form. Alternatively, **you** can ask for a claim form by:

Email: **uktravelclaims@allianz.com**

Phone: **UK +44 (0)345 601 5219**

or

Writing to: Allianz Assistance, Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE.

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

**You** will need to obtain some information to support **your** claim. Below is a list of actions **you** will need to take and documents **we** will need in order to deal with **your** claim. Further information and/or evidence may be required by **us** after **your** claim has been submitted. If this is the case, **we** will inform **you** as quickly as possible.

## For all claims

- **Your trip** booking invoice(s) and travel documents showing the dates and times of travel.
- Receipts, invoices and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- 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 **us** by visiting the Allianz Assistance Hub, alternatively

Email: **travelenquiryuk@allianz.com**

Phone: **UK +44 (0)345 601 5219** or

Write to: Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

## Cancellation

- Cancellation invoice(s) from all of **your** travel and accommodation providers detailing all cancellation charges incurred.
- For claims relating to illness or injury, a medical certificate will need to be completed by the patient's GP/treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

## Cutting Short Your Trip

- If **you** need to cut short **your trip**, please call **UK +44 (0)208 666 9275** as soon as possible to get **our** prior agreement.
- **Your** booking invoice(s) showing **your** revised time and date of departure and detailing whether any refunds can be provided.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

## Emergency Medical and Associated Expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed £500.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given, including hospital admission and discharge dates, if this applies.
- A copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) (if this applies).

## Loss of Passport or Driving Licence

- A receipt from the Embassy or Consulate confirming the cost of the emergency replacement passport or driving licence.
- A written report from the police if **your** passport or driving licence is stolen.
- Written confirmation from the Passport Office and/or DVLA of when **you** reported the passport or driving licence as lost or stolen.

## Delayed Baggage

- Report the loss to the travel carrier and obtain a written report from them. For airlines, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase for essential replacement items.

## Baggage and Personal Money

(including **winter sports equipment, golf equipment, business equipment** and items covered under Section 16 – Wedding Cover)

- Report the theft, damage or loss to the police within 24 hours of discovery, ask them for and obtain a written police report.
- If applicable, **you** should also report the theft, damage or loss to **your** travel carrier, tour operator, handling agent or accommodation manager and ask for a written report.

- For delays, losses and damage whilst in the care of a travel carrier, report this as soon as possible and obtain a written report from them. For airlines specifically, **you** must obtain a Property Irregularity Report (PIR) from the airline or their handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **baggage**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation of this action from them.

### Personal Accident

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given, including hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate, if this applies.

### Missed Departure

- A detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle **you** were travelling in.

### Delayed Departure

- Written confirmation from the airline, rail company, coach operator, cruise/shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.
- **Your** additional accommodation booking invoice(s) showing **your** dates of stay.

### Personal Liability

- A detailed account of the circumstances surrounding the claim(s), including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. NOTE: **You** should not admit liability, offer to make any payment or correspond with any third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

### Legal Expenses

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- 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.
- The full details of any witnesses and any available written statements from them.

# How to Complain

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

Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

Phone: **UK +44 (0)208 603 9288**

Email: **travelcomplaintsUK@allianz.com**

Please give **us your** name, address, **your** NatWest Silver Account number and branch sort code and/or 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.

## Step 2

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 **UK +44 (0)300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

# Data Protection Notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data. **Our** full privacy notice is available at [www.allianzassistance.co.uk/privacy-notice/](http://www.allianzassistance.co.uk/privacy-notice/)

If a printed version is required, please write to Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

- **How will we obtain and use your personal data?**

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**;
- Data from **your** bank and;
- Data that may be provided about **you** from certain third parties, such as event ticket sellers in the instance of a missed event policy.

**We** will collect and process **your** personal data to comply with **our** contractual and regulatory obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With **your** bank for contractual, regulatory and legal obligations including for the performance of **our** services;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as **your** car hire company;
- To meet **our** legal obligations including providing information to 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** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- **How long do we keep your personal data?**

**We** will retain voice recordings for a maximum of two years and **your** other personal data will be kept for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

**Your** personal data may be processed both inside and outside the **United Kingdom (UK)** or the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

**We** carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

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

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

By telephone: **0208 603 9853**

By email: **AzPUKDP@allianz.com**



## Details About Our Regulator

Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

Allianz Assistance acts as an agent for AWP P&C SA for receiving money from customers, settling claims and handling premium refunds.





## **Braille, large print or audio format?**

If you'd like this information in another format,  
call us on **03457 888 444**  
(Relay UK **18001 03457 888 444**)

Silver Account Travel Insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

National Westminster Bank is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**natwest.com**

P669248

NWB201438 January 2024