

## GLOBAL TRAVEL INSURANCE

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Your insurance is covered under master policy numbers CRSGL40024 A&B and insured by Union Reiseversicherung AG. Cover is provided for each passenger who is shown as having paid the insurance premiums and whose name is shown on the SCHEDULE. This insurance wording is a copy of the master policies and is subject to the terms, conditions and exclusions of the master policies. Your policy only covers trips of 185 days or less outside your home country. No refund of the insurance premium will be given after the policies have been issued unless, after receipt, you find that the terms, conditions and exclusions do not meet your requirements and an alternative is available. In this case you must return the policy, booking confirmation with your alternative insurance policy to the place where you purchased it within 14 days of purchase for a refund to be considered. Your policies do not provide cover on any claim that is due to a pre-existing medical condition of a close relative or close business associate.

Global Travel Insurance Services Ltd are authorised and regulated by the Financial Services Authority whose status can be checked on the FSA Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234. Registered office 19 Farncombe Road, Worthing, West Sussex, BN11 1AY Registered in England Reg No 3419005.

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### Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible. Please contact Global Travel Insurance Services Ltd if you have any queries regarding the cover provided by this insurance.

### Geographical areas

1. Europe, including England, Scotland, Wales, Northern Ireland, Isle of Man, all islands comprising the British Isles and all countries west of the Ural Mountains, Algeria, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands and the Channel Islands and all UK cruises but excluding Egypt, Israel, Jordan, Lebanon, Libya & Syria.
2. Worldwide, but excluding the United States of America, Canada, countries comprising Central America and the Caribbean Islands.
3. Worldwide including the United States of America, Canada, countries comprising Central America and the Caribbean Islands and all other geographical areas stated above.

### Definition of words applicable to both your pre-travel and travel policies

Listed below are certain words that appear throughout the policy. These will always be shown in bold type and in all cases will have the meanings shown below.

Insured-person/you/your - means any person named on the booking confirmation issued by the Travel Firm named above.

We/our/us - means Union Reiseversicherung AG.

Pre-existing medical condition - means any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Material fact - a piece of important information that would increase the likelihood of a claim under your policy.

Resident - means a person who has had their main home in the United Kingdom and has not spent more than six months abroad in the year before buying this policy.

Close relative - means spouse or partner of over six months, parents, grandparents, legal guardians, parents-in-law, step-parents, aunt, uncle, brother, sister, child, grandchild or fiancé(e).

Business associate - means a business partner, director or employee of yours who has a close working relationship with you.

Home - means one of your normal places of residence in the United Kingdom.

Trip - means a holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in your home country following your repatriation, both during the period of cover.

Flight - means a service using the same airline or airline flight number.

Hazardous activity - means mountaineering (requiring the use of ropes and/or guides), pot-holing, racing (other than on foot), scuba diving below 9 metres, parachuting, gliding, go-karting, hot-air ballooning, rugby, football, winter sports and any other activity that requires skill and involves increased risk of injury, other than where sold as Connected Travel Insurance by the Travel Firm named herein where such activity is the main purpose of the Trip. If you are taking part in any sport not listed above please contact us to ensure you are covered.

Manual labour - means work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.

United Kingdom - means England, Wales, Scotland, Northern Ireland and the Isle of Man.

Home country - means the United Kingdom and your country of nationality.

Redundancy - means being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.

Winter sports - means skiing, snow boarding and ice skating.

Scheduled airline - means an airline that runs to a published scheduled timetable and where the ticket has been purchased separately of accommodation and other ground arrangements

Personal possessions - means each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying including your valuables (as shown below).

Valuables - means cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

Pair or set - means two or more items of personal possessions that are complementary or purchased as one item or used or worn together.

Essential items - means underwear, socks, toiletries and a change of clothing.

Personal money - means bank and currency notes, cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers that have a monetary value, your passport, your travel tickets, your driving licence and, when winter sports cover has been purchased, your ski pass, all of which are for your private use.

Travel documents - means current passports, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form E112.

International departure point - means the airport, international rail terminal or port where the outward flight, international train or sea vessel is boarded to take you from your home country to your destination and the return flight, international train or sea vessel is boarded to start the final part of your journey to your home country.

Flight - means a service using the same airline or airline flight number.

Public transport - means buses, coaches, internal flights or trains that run to a published scheduled timetable.

Curtailment - means the cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in the your home country. Payment will be made on the number of full days of your trip that are lost from the day you are repatriated.

Winter sports - means skiing, snow boarding and ice skating.

Ski equipment - means skis, ski bindings, ski sticks, ski boots and snowboards.

Ski pack - means ski pass, ski lift pass and ski school fees.

Unattended - means left away from your person where you are unable to clearly see and are unable to get hold of your personal possessions.

### Disclosure of pre-existing medical conditions

This insurance contains Health Conditions so you should inform us of any medical conditions that may affect the Insurers acceptance of your cover. Please therefore telephone Travellers HealthCheck on the following number to inform us if anyone to be covered by the insurance (a) has ever had a circulatory, heart or blood pressure related problem, a stroke, cancer, asthma or any breathing problems, diabetes, any psychological problem (b) had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years (c) you are waiting for tests or treatment of any description (d) your doctor alters your regular prescribed medication

Failure to notify us may cause your circumstances to fall within a policy exclusion.

Telephone TRAVELLERS HEALTHCHECK on 0845 6582 999

### PLEASE NOTE:

We are unable to provide any cover for psychological conditions such as stress, anxiety, depression, eating disorders or mental instability, any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition, any claim resulting from any pre-existing medical condition for which you (or any person upon whose health the trip depends) have within 12 months prior to the date of issue of this insurance been diagnosed with a medical condition or have been admitted or undergone a procedure/intervention in a hospital.

### Change in medical condition or ongoing medication

If your health or your ongoing medication changes between the date the policy was bought and the date of travel you must advise Travellers HealthCheck as soon as possible. We will advise you what cover we are able to provide after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary

### Policy A – Pre-Travel Policy

#### How your pre-travel policy works

This part of your insurance document shows details of the pre-travel insurance policy, the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy that happens during the period from purchase of the policy and time of booking to date of travel for which you have paid the appropriate premium.

All numbers and letters shown under 'For each insured-person this insurance will not cover' refer to the same numbers and letters under 'For each insured-person this insurance will pay.' Where no letters or numbers are shown it applies to the whole section. You are required to disclose any material facts otherwise your policy will not cover you and it may invalidate it altogether.

#### When your pre-travel policy starts and ends

The cover on cancellation, as described under section A under the pre-travel policy, starts from the commencement date of cover shown on your booking confirmation, after the policy was issued and ends when you leave home to start each trip. Further trips of up to 185 days will be covered.

#### Conditions applicable to your pre-travel policy

At all times we will act in good faith in our dealings with you. The payments for all claims following events that occur in your selected geographical area during the period of cover are dependent on you:

##### 1. OBSERVING THE FOLLOWING:

- being a resident of the Isle of Man or United Kingdom.
- taking all possible care to safeguard against accident or injury as if you had no insurance cover.

- producing your booking confirmation confirming you are insured before a claim is admitted.
- giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health Service number and private health insurance).
- accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initially by us.
- checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, the stability of your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of your doctor.

- not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.
- not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.
- not requiring insurance for any medical condition that is being investigated or for which you are awaiting or receiving treatment in hospital at the time of buying this policy.
- disclosing all material facts as soon as possible after the policy is issued.
- ensuring that all claims are notified within 3 months of the incident occurring.

##### 2. RECOGNISING OUR RIGHTS TO:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.
- obtain information from your medical records (with your permission) for the purpose of dealing with any claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case the policy, booking confirmation and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the Law of the Isle of Man or United Kingdom unless we agree otherwise with you.
- maintain your personal details in connection with an anti-fraud claims checking system.

### Policy excesses - in respect of sections A1 Cancellation only.

An excess is the amount you have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim. The policy excess may be increased dependent on your responses to the pre-existing medical conditions warranty shown on page 1. Any increased excess will apply to all persons insured under your policy

### Section A1 - Cancellation charges

For each insured-person this insurance will pay up to the amount stated in the SCHEDULE for your proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your necessary cancellation after you bought this insurance and limited to the cancellation charges at the time of diagnosis of the condition causing the cancellation of your trip through your inability to commence travel due to:

(i) the death, injury or illness of:

- you or a friend with whom you are travelling .
- a close relative who lives in your home country .
- a close business associate who lives in your home country .
- a friend who lives abroad and with whom you were intending to temporarily stay ,

(ii) you, a friend or close relative who is travelling with you and included on your booking being required in your home country for jury service or as a witness in a Court of Law.

(iii) you, a friend or close relative who is travelling with you and included on your booking being given notice of redundancy.

(iv) the requirements of H. M. Forces.

(v) fire, theft, storm or flood occurring at your home, when you are requested to remain by the Fire or Police Authorities.

For each insured-person this insurance will not cover:

- any claim where you have not obtained a written statement at the time of the cancellation confirming the necessity to cancel your trip.

- the first £50 of any loss, charge or expense made on each claim under this section, increased to £100 if you are aged between 66 to 75 years and to £150 if you are aged between 76 to 90 years.

- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.

- any payment where you have not suffered any financial loss.

- any claim that is due to:

- the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
- your failure to obtain the required passport, visa or ESTA.
- your carriers refusal to allow you to travel for whatever reason.
- the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking.
- the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
- the cancellation of your trip by the tour operator.
- the failure of your travel agent or tour operator.
- the cancellation of any conference or business trip onto which your trip was to be an add-on.
- financial circumstances or unemployment except when it is due to redundancy that you received after buying this insurance.
- your disinclination to travel.
- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
- death or illness of any pets or animals.
- terrorism, riot, civil commotion, strike or lock-out.
- any event that is due to you participating in a hazardous activity unless an additional premium has been paid and the policy endorsed.
- cancellation due to the fear of an epidemic or pandemic.
- the cost of Air Passenger Duty or equivalent, airport charges and booking charges.
- cancellation for any claim arising from known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre existing medical condition.
- any deterioration of or loss or damage to property or any injury, illness, death or expense directly or indirectly due to, contributed to or caused by:
- war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- you not being able to or not having complied with the pre-existing medical conditions warranty.
- any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless

this has been advised to us and any revised terms or conditions have been confirmed in writing.

- cancellation of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.
- you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction).
- you or your close relative or business associate and being under the influence of alcohol or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.
- any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- any deliberate or criminal act by an insured-person.
- cancellation of your trip due to the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of your departure.
- any loss unless it is specified in the policy
- any claim where you have not obtained prior authority to take leave.
- any claim where leave has been cancelled on disciplinary grounds.
- any claim where you are not able to provide written confirmation from the authority requiring you to remain at Your Home.

### What you need to do if you wish to make a claim under this section of the policy:

Notify the travel agent/tour operator immediately, by telephone and in writing, that you need to cancel and obtain a cancellation invoice. Obtain a claim form from the claims office, either by telephone or from the internet, and get your general practitioner to complete the medical questions under the cancellation section. You should send any booking receipts to the claims office. If your cancellation is due to the health of a non-travelling close relative you will need to obtain a medical report from the patients General Practitioner (Medical reports from hospitals and clinics are not acceptable) giving full details of the illness or injury, including confirmation that it is a new condition and is not a known complication of any diagnosis made prior to the purchase of this policy, together with full details of their medical history and medication.

## Policy B - Travel Policy

### How your travel policy works

This insurance document shows the sections of cover, limits, conditions, exclusions, information on what to do if you need to claim, how to obtain legal advice and how to contact the 24 hour emergency assistance service. It is essential that you read it. The policy is a contract between us and you. We will pay for any event, as set out in the policy, that happens during the period of cover for which you have paid the appropriate premium.

Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc., as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim for each individual item and a maximum amount in total for valuables, and these are shown under the personal possessions section. The personal possessions section is not 'new for old' and an amount for age, wear and tear will be deducted.

Your policy covers treatment of medical conditions in emergency and which will respond quickly to treatment. It is not intended to cover you for recurrent or long term treatment and in these circumstances, bearing in mind the advice given by our Chief Medical Officer, we reserve the right to transfer you to a state hospital, where adequate facilities are available, or repatriate you to your home country.

All numbers and letters shown under 'For each insured-person this insurance will not cover:' refer to the same numbers and letters under 'For each insured-person this insurance will pay:' Where no letters or numbers are shown it applies to the whole section.

### When your travel policy starts and ends

The cover under all sections starts at the beginning of your trip as shown on your booking confirmation and ends on your return home or expiry of the policy, whichever is the first. Further trips of up to 45 days will be covered.

### Extension of period

In the event of your death, injury or illness or that of anyone travelling with you or because of delay or failure of public transport services you are unable to complete the trip before the expiry of this policy the cover will be automatically extended without additional premium for the additional days necessary for you to complete the trip.

### Conditions applicable to your travel policy

At all times we will act in good faith in our dealings with you. The payments for all claims following events that occur in your selected geographical area during the period of cover are dependent on you:

#### 1. OBSERVING THE FOLLOWING:

In respect of all sections of the policy

- (a) being a resident of the United Kingdom.
- (b) taking all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- (c) producing your booking confirmation confirming you are insured before a claim is admitted
- (d) giving us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- (e) notifying us immediately of any changes in your health or medication after you buy the policy.
- (f) passing on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- (g) providing all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health Service number and private health insurance).
- (h) not admitting liability for any event or offering to make any payment without our prior written consent.
- (i) accepting that your policy cannot be extended once it has expired.
- (j) accepting that no alterations and/or additions to the printed terms and conditions of your policy be valid unless initially by us.
- (k) ensuring that all claims are notified within 3 months of the incident occurring.

### In respect of sections, B4, emergency medical expenses and B5, curtailment, only.

(l) checking with your doctor on the advisability of making the trip if you have any existing medical condition, taking into account your chosen destination, the climatic conditions, the stability of your condition, the effect of any additional drugs or vaccines necessary and the standard of the medical services available. Cover will not be given if travel is against the advice of your doctor.

(m) not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.

(n) not requiring insurance for any stress related condition, anxiety, depression, eating disorders or mental instability.

(o) not requiring insurance for any medical condition where a terminal prognosis has been given by a registered doctor before buying this policy.

(p) not requiring insurance for any medical condition that is being investigated or for which you are awaiting or receiving treatment in hospital at the time of buying this policy.

(q) disclosing all material facts as soon as possible after the policy is issued.

(r) obtaining any recommended vaccines, inoculations or medications prior to your trip.

In respect of sections B2, personal possessions, B3, personal money, and B10, winter sports, only.

(s) providing full details of any House Contents and All Risks insurance policies you may have.

(t) retaining your tickets and luggage tags and notifying the Police within 24 hours of any loss or theft or to the carriers when the loss or damage has occurred in transit. You should obtain either a Police report or a carrier's Property Irregularity Report (PIR) form within 24 hours and enclose this with your claim form.

(u) complying with the carrier's conditions of carriage.

(v) not abandoning any property to us or the claims office.

#### 2. RECOGNISING OUR RIGHTS TO:

(a) make your policy void where a false declaration is made or any claim is found to be fraudulent.

(b) take over and deal with in your name the defence or settlement of any claim made under the policy.

(c) subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.

(d) give 7 days notice of cancellation of this policy by recorded delivery to you at your last known address. In this case we will refund to you the pro-rata proportion of any unexpired premium you have paid.

(e) obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.

(f) cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.

(g) not to refund the policy premium after the policy has been issued, unless after receipt of the document you find that the terms and conditions do not meet your requirements, in which case the policy, booking confirmation and any other relevant documents must be returned to the point of sale within 14 days of purchase for any refund to be considered.

(h) not make any payment under sections B6 and B7 for any event that is covered by another insurance policy.

(i) only pay a proportionate amount of the claim under sections B1, B2, B3, B4, B5, B8, and B10 where there is other insurance in force covering the same risk and to require details of such other insurance.

(j) settle all claims under the Law of the Isle of Man or the United Kingdom unless we agree otherwise with you.

(k) maintain your personal details in connection with an anti-fraud claims checking system.

### Policy excesses

in respect of sections B1, departure delay, B2, personal possessions, B3, personal money, B4, emergency medical expenses, B5, curtailment, B6,

personal liability, B8, legal advice and expenses, B9, loss of passport and B10, winter sports, only. An excess is the amount you have to pay towards each claim.

Each section of the policy listed carries an excess. All excesses shown for this policy are payable by each insured-person, for each incident giving rise to a separate claim.

### Exclusions applying to all sections of your travel policy

A This insurance will not pay for:

any deterioration of or loss or damage to property or any delay, legal liability, injury, illness, death or expense directly or indirectly due to, contributed to or caused by:

(1) participation in a hazardous activity unless the appropriate additional premium has been paid and the policy endorsed.

(2) you not being able to or having complied with the pre-existing medical conditions warranty shown on page 1.

(3) any claim due to your carriers refusal to allow you to travel for whatever reason.

(4) any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.

(5) curtailment of your trip due to a medical condition of a person travelling with you and included on your booking, where the risk attaching to that medical condition has not been accepted by us in writing.

(6) you being under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction).

(7) you or your close relative or business associate and being under the influence of alcohol or solvents or anything relating to you or your close relatives or business associate prior abuse of alcohol or solvents.

(8) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.

(9) any claim arising from a material fact known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.

(10) any deliberate or criminal act by an insured-person.

(11) manual labour.

(12) you travelling against the advice or recommendations published by the Foreign and Commonwealth Office and applicable at the time of your departure.

(13) In respect of all sections other than, B4, emergency medical expenses war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

B. This insurance will not cover:

(1) loss of earnings, additional hotel costs, additional car hire, additional parking fees, kennel fees or any other loss unless it is specified in the policy.

(2) any loss due to currency exchanges of any and every description.

(3) any trip which is longer than 185 days or where there is no pre-booked return date.

(4) any trip within your home country that is of shorter duration than 3 days.

### Section B1 - Departure delay (applicable only to trips outside your home country)

For each insured-person this insurance will pay:

1. you £20 compensation if the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point and your possessions have been checked in. If the delay continues we will pay a further sum of £10 for each complete period of 12 hours up to a maximum of £60.
2. up to £3,000 for the cancellation of your trip before your departure from your home country if your possessions have been checked in and after 24 hours delay you wish to abandon the trip,

3. up to £500 for alternative transport to get you to your destination your outward journey from your home country:

(a) the car in which you are travelling to your international departure point becomes undrivable due to mechanical failure or being involved in an accident, or

(b) your public transport is delayed, preventing you from getting to your international departure point in time to check in.

You will need to provide independent confirmation to support your claim.

For each insured-person this insurance will not cover:

- the cost of any accommodation, food, drink, telephone calls or taxis.
- any claim that is due to the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.

1 & 2 - any compensation unless you have checked in your possessions and obtained written confirmation from your airline, railway company, shipping line or their handling agents that shows the reason for the delay, the scheduled departure time and the actual departure time of your flight, international train or sailing.

- any compensation where the airline, railway company or shipping line or their handling agents provide alternative transport that departs within 12 hours of the booked departure time.

- any compensation when your tour operator has rescheduled your flight itinerary.

- any claim where you have not pre-booked, where you have a stand-by ticket and do not have confirmed space or that is due to the aircraft being overbooked.

- missed connections.

- the first £50 of any claim made by you.

- abandonment where the trip is of 2 days duration or less, or is a one-way trip.

- any claim outside your home country

- any claim that is a result of your failure to allow sufficient time for your journey to the international departure point to check-in by the time shown on your travel itinerary.

- any claim on your return journey to your home country.

- any claim arising from the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

### What you need to do if you wish to make a claim under this section of the policy:

You need to obtain a letter from the airline, railway company or shipping line or their handling agents that shows (a) scheduled departure time, (b) actual departure time, and (c) reason for the delay. You are only covered if the delay is more than 12 hours.

### Section B2 - Personal possessions

For each insured-person this insurance will pay:

(a)(i) up to a total of £2,000 for your personal possessions to cover:

either (i) the cost of repair of items that are partially damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear,

or (ii) the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.

(b) up to a total of £75 to cover the purchase of essential items if your personal possessions are misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.

For each insured-person this insurance will not cover:

(a) - the first £50 of each and every incident giving rise to a claim.

- more than £200 for any one article, pair or set of any kind, whether they are solely or jointly owned.

- more than £200 in total for valuables whether solely or jointly owned.

- more than £100 in respect of sunglasses, spectacles or prescription glasses.

- more than £100 for items lost or stolen from a beach or lido.

- mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories.

- any claim for loss or theft where you have not notified the police, your carrier or tour operator's representative and obtained a written report.

- any claim where you are unable to provide the damaged items on request or to prove the existence or prove the ownership of any item with an insured value in excess of £50.

- loss of, or damage to, property that does not belong to you or any member of your family.

- any claim that is the result of a domestic dispute.

- any breakage or damage to fragile articles, paintings, works of art, sculptures, audio, video, computer, television equipment, musical instruments, household goods unless the breakage or damage is caused by fire, theft or in an accident to the motor vehicle in which they are being carried.

- loss or damage due to atmospheric or climatic conditions, age, wear, tear, moth or vermin.

- the cost of replacing or repairing dentures.

(b) - shoes, boots, trainers and the like.

(a) & (b) - the loss, theft or damage to:

- films, tapes, cassettes, cartridges or discs other than their value as unused material unless purchased pre-recorded when we will pay up to the maker's latest list price.

- duty free items such as tobacco products, alcohol and perfumes.

- perishable goods, bottles, cartons and any damage caused by them or their contents.

- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried as luggage on public transport.

- sports equipment whilst in use.

- any items more specifically insured elsewhere.

- valuables carried in any suitcases, trunks or similar containers when left unattended.

- valuables left unattended except where they are locked in a safe or safety deposit box where these are available or left out of sight in your locked personal holiday or trip accommodation.

- contact or corneal lenses or artificial limbs.

- money, bonds, coupons, stamps negotiable instruments, securities or documents of any kind.

- personal possessions left unattended away from your personal holiday or trip accommodation except personal possessions (but not valuables) left

between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means.

### What you need to do if you wish to make a claim under this section of the policy:

For all loss or damage claims during transit you need to (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. If, luggage is delayed longer than 12 hours on your outward journey, you may need to buy some essential items; you must keep all the receipts to prove your claim.

For all damage claims you should retain the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. You should keep receipts or vouchers for any items lost or damaged as these will help to prove your claim. For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

### Section B3 - Personal money

For each insured-person this insurance will pay:

(a) up to £500 for the loss or theft of your personal money during your trip

For each insured-person this insurance will not cover:

(a) - the first £50 of each and every incident giving rise to a claim.

- more than £250 in total in cash or currency, whether solely or jointly owned.

- loss or theft of personal money due to depreciation in value, currency changes or shortage caused by any error or omission.

- loss or theft of travellers' cheques where the bank provides a replacement service.

- more than the unused portion of your passport.

- any financial loss suffered as a result of your debit/credit card being lost or stolen.

- loss or theft of personal money or travel documents that are not:

- on your person.

- held in a safe or safety deposit box where one is available.

- left out of sight in your locked personal trip accommodation.

- any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report.

### What you need to do if you wish to make a claim under this section of the policy:

For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.

For loss of money we will also require (a) confirmation from your Isle of Man or UK currency exchange of the issue of foreign currency or travellers' cheques, (b) exchange confirmations for currency changed from travellers' cheques, or, (c) where sterling is involved, documentary evidence of possession.

For lost or stolen travel documents you will also need to get a letter from the Consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.

### Section B4 - Emergency medical and associated expenses

Please note:

If it seems likely that you will require treatment on board or at a hospital ashore please contact our Emergency Medical Assistance service who will help you to locate the most appropriate local facility for your particular medical problem. In case of extreme urgency ashore please call the local ambulance service and notify the Emergency Medical Assistance service as soon as you are able. If you are hospitalised ashore or onboard this must be reported to our appointed emergency medical assistance service as soon as it is practically possible and at the latest within 24 hours and you must call the emergency assistance service within 24 hours if your medical bill is likely to exceed £500.

1. Trips outside your home country for each insured-person this insurance will pay:

to you or your legal representatives the following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness

(a) up to £5,000,000 for reasonable:

(i) fees or charges to be paid outside your home country for medical, surgical, hospital nursing home or nursing services.

(ii) additional travel, accommodation and repatriation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you.

(iii) either (a) up to £2,500 to cover charges following your death outside your home country for your burial or cremation in the locality where your death occurs and the cost of returning your ashes to your home country or (b) the cost of returning your body to your home when arranged by us.

(b) up to £200 to cover emergency dental treatment only to cure sudden pain.

(c) £15 for each full day that you are in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid under 1 (a) above.

2. Trips within the United Kingdom

up to £50,000 for reasonable:

- additional transport and accommodation costs to be made for or by you and for any one other person who is required for medical reasons to stay with you, to travel to you from within your home country or to travel with you,

- costs following your death for the return of your ashes or your body to your home.

### For each insured-person this insurance will not cover:

1.(a) (b) & 2. - the first £50 of any loss, charge or expense made on each claim under this section, increased to £150 if you are aged between 66 to 75 years and to £300 if you are aged between 76 to 90 years.

- any elective or pre-arranged treatment.

- any routine non-emergency tests or treatment.

- any treatment or hospitalisation which can be reasonably expected.

- the cost of private treatment where adequate state facilities are available.

- any claim that is caused by:

- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose).

- you driving a motorcycle for which you do not hold a full licence to ride in your home country.

- you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

- your suicide, self-injury or willful act of self exposure to peril (except where it is to save human life).

- your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.

- The cost associated with the diversion of an aircraft due to your death injury or illness

- repatriation unless this is deemed medically necessary by our appointed emergency medical assistance service.

- the cost of replenishing supplies of any medication you were using at the start of the trip, or further treatment for any condition you had at the start of your trip.

- the cost of taxi fares for anyone other than the patient, telephone calls, faxes or any expenses for food or drink.

- the cost of repatriation where necessary medical treatment is available locally in a facility considered acceptable by the Chief Medical Officer of the emergency assistance service.

- any services or treatment received by you within your home country.

- any services or treatment received by you, including any form of cosmetic surgery OR any treatment that in the opinion of the emergency assistance service, in consultation with your treating doctor, can reasonably wait until you return to your home country.

- any services or treatment received by you after the date on which in the opinion of the emergency assistance service, you can safely return home, that would exceed the cost of your repatriation.

- repairs to or for the provision of dentures, artificial limbs or hearing aids.

- any dental work involving the use of precious metals.

- in-patient treatment that has not been notified to and agreed by the emergency assistance service.

- any extra costs for single or private accommodation in a hospital or nursing home.

- any costs for treatment, including exploratory tests, that has no relationship with the illness or injury on which the claim is being made.

1.(a)(iii) - your burial or cremation in the Isle of Man.

(b) - emergency dental work costing more than £250.

1.(c) - any payment when you are in a private hospital or clinic.

- more than £300 in total for state hospital in-patient benefit.

Please note:

If travelling to Australia you should register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia.

Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.

### FOR PRACTICAL ASSISTANCE IN A MEDICAL EMERGENCY OR IF YOU NEED TO CUT YOUR TRIP SHORT CONTACT EMERGENCY ASSISTANCE FACILITIES 24 HOUR EMERGENCY ASSISTANCE ON +44 (0) 845 260 3 260

What you need to do if you wish to make a claim under this section of the policy:

Emergency medical details are given separately above.

For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep all receipts accounts and medical certificates.

### What to do in the case of a medical emergency ashore (whilst onboard you should follow the instructions provided onboard and ensure you follow the below as soon as is practical)

IN CASE OF SERIOUS EMERGENCY - first call an ambulance using the local equivalent of a 999 call. While you wait for the ambulance contact our medical assistance service which is open 24 hours a day and 7 days a week to offer you advice in this emergency situation. We strongly suggest you put their telephone number +44 (0) 845 260 3 260 into your mobile phone before you travel so that it is to hand should you need it. Speak to the ambulance driver and get details of the hospital you are being taken to so that our medical assistance service's doctor will be able to obtain a medical report at the earliest possible opportunity.

### WHAT THE MEDICAL ASSISTANCE COMPANY NEEDS FROM YOU

when you call our medical assistance service in an emergency you need to have some basic information for them to hand:

- your telephone number so you can be contacted on in case you are cut off

- the name and age of the patient and as much information about the medical situation as you are able to provide

- the name of the hospital, the ward, the treating doctor and the telephone numbers if you have them

- tell them that you have a Travelux Ltd policy, the booking reference number, the date you bought it, the name of the branch and your booked travel dates

- the patient's UK GP details, name, address and phone number, in case they need to obtain information on current medical conditions and treatment.

### MINOR ILLNESS OR INJURY

If you need to see a doctor in Europe or Scandinavia then ask your hotel reception or tour representative for the address of the nearest public medical facility. You should show them your EHC card, medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the policy excess will be reduced to NIL. You will only be covered for the cost of private medical treatment in these countries if this is approved in advance by our medical assistance service on +44 (0) 845 260 3 260.

Elsewhere it is advisable to seek advice on where to go for treatment from our medical assistance service if possible, as standards of medical facilities vary greatly and many apparently acceptable clinics which have been set up to target the tourist market and will ruin your trip by insisting on unnecessary admissions and treatment at inflated prices. In some circumstances it may be necessary for our medical assistance service to move you to a more suitable facility.

## HOW TO PAY FOR YOUR TREATMENT

Outpatient bills for less than £500 should be paid at the time and claimed on your return. It is very important to obtain an itemised receipt for any monies paid for medical treatment.

If you are admitted to a medical facility then you may need to pay the policy excess locally and ask the hospital or doctor to send the rest of their bills to Travel Claims Facilities at: PO Box 420, Hadlow, Kent, TN9 9DE, UK. Our medical assistance service will explain this procedure to them and provide them with a faxed guarantee if necessary, once the validity of your claim has been established.

## WHAT HAPPENS IF I MISS MY BOOKED FLIGHT DUE TO ILLNESS?

Don't worry, provided you have contacted our medical assistance service your policy will be automatically extended to cover you until it is agreed that you are fit to travel home. Our medical assistance service will liaise with your treating doctor and you and once you are fit to travel, they will make appropriate alternative arrangements.

## WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill **only** if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact our medical assistance service on +44 (0) 845 260 3 260 for advice first. If you need to come home **for any other reason**, such as the illness of a close relative in the UK then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your particular circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 8453 707187 between 9.00 am and 5.00 pm UK time for advice

## Section B5 – Curtailment (cutting short your trip)

For each insured-person this insurance will pay:

up to the amount stated in the SCHEDULE for your unused proportion of (i) transport charges, (ii) loss of accommodation and (iii) additional travel expenses that you have paid or agreed to pay and that you cannot recover from any other source following your **necessary** curtailment of your trip due to:

(a) the trip being cut short by your early return home because of:

(i) the death, injury or illness of:

- you or a friend with whom you are travelling.
- a close relative who lives in your home country.
- a close business associate who lives in your home country.
- a friend who lives abroad and with whom you were intending to stay,
- (ii) you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a Court of Law, or
- (iii) you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.

your unused proportion of trip costs will be calculated from the date of your flight home

For each insured-person this insurance will not cover:

- the first £50 of any loss, charge or expense made on each claim under this section, increased to £100 if you are aged between 66 to 75 years and to £150 if you are aged between 76 to 90 years.
- any payment or part payment made using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
- any payment where you have not suffered any financial loss.
- any claim that is due to:
  - the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.
  - your failure to obtain the required passport, visa or ESTA.
  - the operation of law or as a result of an unlawful act or criminal proceedings against anyone included in your booking.
  - the failure of any transport or accommodation provider, their agent or anybody who is acting as your agent.
  - the curtailment of your trip by the tour operator.
  - the failure of your travel agent or tour operator.
  - the cancellation of any conference or business trip onto which your trip was to be an add-on.
  - financial circumstances.
  - your loss of enjoyment of the trip however caused.
  - your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life).
  - death or illness of any pets or animals.
  - curtailment for any claim arising from a known pre-existing medical condition of a close relative or a close business associate or any recognised complication caused by the pre-existing medical condition.
  - terrorism, riot, civil commotion, strike or lock-out.
  - any event that is due to you participating in a hazardous activity unless an additional premium has been paid and the policy endorsed.

- any unused portion of your original ticket where repatriation has been made.
- cutting short your trip unless the emergency medical assistance service have agreed.
- any event caused by your failure to get a medical certificate from the treating doctor near to where you are staying that states the necessity to return home due to death, injury or illness.
- curtailment cover where the trip is of 2 days duration.
- curtailment due to the fear of an epidemic or pandemic.
- curtailment due to any event caused by:
  - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
  - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.

## What you need to do if you wish to make a claim under this section of the policy:

If you feel you need to cut short your trip you will need a letter confirming this is due to medical necessity from your treating doctor in resort, and to confirm this with our appointed emergency medical assistance service. Curtailment claims will not otherwise be covered. You should keep any receipts or accounts given to you and send them in to the claims office.

## Section B6 – Personal liability

For each insured-person this insurance will pay:

up to £2,000,000 plus costs agreed between us in writing, for any event occurring during the period of this insurance that you are legally liable to pay that relate to an incident caused by you and that results in:

- (a) injury, illness or disease of any person.
- (b) loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.
- (c) loss of, or damage to trip accommodation which does not belong to you or any member of your family.

For each insured-person this insurance will not cover:

- (a) & (b) - the first £50 in respect of each and every event that causes a claim.
- (c) - the first £250 in respect of each and every event that causes a claim.
- any liability for loss of or damage to property or injury, illness or disease:
  - where an indemnity is provided under any other insurance.
  - that is suffered by anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family and is caused by the work you or any member of your family employ them to do.
  - that is caused by any deliberate act or omission by you.
  - that is caused by your own employment, profession or business or any member of your family.
  - that is caused by your ownership, care, custody or control of any animal.
  - that falls on you by agreement and would not have done if such agreement did not exist.
- any liability for injury, illness or disease suffered by you or any member of your family.
- compensation or any other costs caused by accidents involving your ownership, possession or control of any:
  - land or building or their use either by or on your behalf other than your temporary trip accommodation.
  - mechanically or electrically propelled vehicles and any trailers attached to them.
  - aircraft, motorised skis, motorised waterborne craft or sailing vessel.
  - firearms or incendiary devices.

## What you need to do if you wish to make a claim under this section of the policy:

Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.

Keep notes of any circumstances that may become a claim so these can be supplied to us along with any supporting evidence we may require.

## Section B7 – Personal accident benefit

For each insured-person this insurance will pay:

A single payment for your accidental bodily injury, that independently of any other cause, results in your:

amount of payment

(a) death £10,000

(b) total and permanent loss of sight in one or both eyes or total loss by physical severance or total and permanent loss of use of one or both hands or feet £15,000

(c) permanent and total disablement from engaging in paid employments or paid occupations of **any and every kind** £15,000 \*all occurring within 12 months of the event happening.

For each insured-person this insurance will not cover:

- any event that is due to:

- you travelling in an aircraft (other than as a passenger in a fully licensed passenger carrying aircraft and for no other purpose)
  - you driving a motorcycle for which you do not hold a full licence to ride in your home country.
  - you riding on a motorcycle without wearing a crash helmet, whether legally required locally or not.
  - your suicide, self-injury or any wilful act of self-exposure to peril (except where it is to save human life).
  - your participation in a hazardous activity unless an additional premium has been paid and the policy endorsed.
- more than one of the benefits that is a result of the same injury.
- (a) - more than £1,000 death payment when your age is under sixteen (16) years or is Seventy-five (75) years or over at the time of the incident.
- (b) & (c) - any payment when your age is Seventy-five (65) years or over at the time of the incident.

\*Please note:

Where you are not in any paid employments or paid occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

## What you need to do if you wish to make a claim under this section of the policy:

In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.

APPLICABLE TO BOTH POLICIES

## Section B8 – Legal advice and expenses

For each insured-person this insurance will pay:

up to £25,000 for legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip provided we always have complete control over the legal proceedings and the selection, appointment and control of lawyers and where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required.

## For each insured-person this insurance will not cover:

- any costs to pursue a claim against a travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.
  - any legal action where the estimated amount that will be recovered is less than £500.
  - any legal expenses where we consider you are unlikely to obtain a reasonable settlement.
  - any costs that can be considered under an arbitration scheme or a complaints procedure.
  - any legal expenses incurred without our prior authorisation or that of the claims office.
  - any claim made by you against another insured-person or member of your family.
  - any claim for damage to a motor vehicle.
- Please note:
- We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
  - If you are awarded compensation and receive payment then all sums paid out by us shall be paid out of that compensation.

## What you need to do if you wish to make a claim under this section of the policy:

If you have an accident abroad and require legal advice you should telephone:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to thirty minutes of advice to be given to you by a lawyer. To obtain this service you should telephone 0161 228 3851 or fax 0161 909 4444

## Section B9 – Loss of Passport

up to £200 for additional travel and accommodation expenses necessarily incurred to obtain replacement travel documents whilst on your trip if your travel documents are lost or stolen during your trip.

For each insured-person this insurance will not cover:

- loss or theft of personal money or travel documents that are not:
  - on your person.
  - held in a safe or safety deposit box where one is available.
  - left out of sight in your locked personal trip accommodation.
- any claim for loss or theft where you have not notified the Police, your carrier or tour operator's representative and obtained a written report.
- the cost of the replacement travel documents.
- any costs incurred before departure or after you return home.
- any costs which are due to any errors or omissions on your travel documents.
- your failure to obtain the required passport, visa or ESTA.
- any expenses for food or drink

## Where to obtain a claim form

We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please obtain a form from the internet at: [www.travel-claims.net](http://www.travel-claims.net) Alternatively please advise the section of the insurance on which you want to claim and scheme reference to: Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE telephone: 08453 707 133 fax 0870 620 5001

## Appeals procedure

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may appeal against the decision in writing, explaining why you do not think our decision is correct.

1. If your appeal is regarding the selling of your policies: The Managing Director, Global Travel Insurance Services Ltd, A1 Yeoman gate, Yeoman Way, Worthing, BN13 3QZ.
2. If your appeal is regarding policy cover or the claims, the emergency assistance service or medical screening: The Claims Manager, Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should we still not be able to resolve the matter you may then follow the complaints procedure detailed below.

## Your right to complain

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

- (a) Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision. If you are still not satisfied with the outcome you may:
- (b) Ask the Financial Ombudsman Service (FOS) to review your case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is +44 (0) 845 080 1800.

