



SINGLE TRIP BUDGET - TRAVEL INSURANCE POLICY – CONTRACT NUMBER 7605TB19

This policy is a CONTRACT OF INSURANCE arranged by the specialist travel insurance broker Global Travel Insurance Services Ltd. This document contains details of the cover, conditions and exclusions relating to each **insured person** in respect of whom a premium has been paid and is the basis on which all claims will be settled. It is validated by the issue of a schedule issued by Global Travel Insurance Services Ltd upon which the premium paid is stated and is valid in respect of policies issued up to 31/05/2020.

Demands and needs: This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

Important: This insurance policy will have been sold to **you** on a non-advised basis and it is therefore for **you** to read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the Statutory cancellation rights section on page 2. This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Global Assistance which is a trading name of AWP Assistance UK Limited, Registered in England No 1710361. Registered Office PO Box 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Limited is authorised and regulated by the Financial Conduct Authority. AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Your policy: In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, destruction, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy. The schedule issued by Global Travel Insurance Services Ltd and any endorsement are all part of the policy. **Your** policy is evidence of the contract of insurance.

SUMMARY OF COVER AND EXCESSES PER INSURED PERSON

(PLEASE SEE OVERLEAF FOR FULL DETAILS OF COVER, LIMITATIONS AND EXCESSES FOR EACH INSURED PERSON)

Section and Cover	Limits	Excess
1 - Cancellation	Up to £2,000	£75
2 – Travel delay	1) Delayed departure up to £60 (£20 after 12 hours and £10 per 12 hours delay thereafter) or 2) Abandonment of trip up to £2,000 (after 12 hours delay)	£75 for abandonment only
3 – Missed departure	Up to £500 for trips outside the United Kingdom	No excess
4 – Personal accident	Up to £15,000 (subject to age)	No excess
5 – Medical and other expenses including curtailment	Up to £5,000,000 including £250 emergency dental treatment, additional accommodation, travelling/repatriation expenses if you are hospitalised or have to stay beyond your return date (limited to £1,500 for trips solely within the United Kingdom), £5,000 for return of body or ashes (limited to £2,500 for death in the United Kingdom), £5,000 for funeral expenses abroad, £100 for taxi fares and telephone calls necessarily incurred, curtailment costs up to £2,000 and additional travelling expenses if you have to return home early (limited to £300 for trips solely within the United Kingdom)	£75
6 – Hospital benefit	£15 per day up to a maximum of £300	No excess
7 – Personal property	Up to £2,000 baggage, £75 delayed baggage, valuables total £200, single article limit £200 and £500 for personal money (cash limited to £250) and £50 for children aged under 16	£75 except for delayed baggage
8 – Loss of passport expenses	Up to £200 including loss or theft of your visa	No excess
9 – Personal liability	Up to £2,000,000	£250
10 – Legal costs and expenses	Up to £25,000	No excess

DEFINITION OF GEOGRAPHICAL AREAS

Area 1: United Kingdom England, Scotland, Wales, Northern Ireland, Isle of Man, including all islands comprising the British Isles (except the Channel Islands and the Republic of Ireland).

Area 2: Europe Continental Europe west of the Ural mountain range, all countries bordering the Mediterranean Sea (except Egypt, Israel, Jordan, Lebanon, Libya & Syria), the Channel Islands, the Republic of Ireland, Iceland, Madeira, The Canaries and The Azores.

Area 3: Worldwide All countries outside of the above (except those within **Areas 4 & 5**).

Area 4: North America, Central America & The Caribbean Bahamas, Belize, Bermuda, Canada, Costa Rica, El Salvador, Greenland, Guatemala, Honduras, Mexico, Nicaragua, Panama, The Caribbean Islands and the United States of America.

Area 5: Australia & New Zealand The Continent of Australia and the Islands of New Zealand (including Islands comprising Australasia).

MEDICAL SCREENING

This insurance contains health conditions so **you** should inform the **Medical Screening Team** of any medical conditions that may affect the Underwriters acceptance of **your** cover. Please therefore telephone the **Medical Screening Team on 02392 419897** to inform them if anyone to be covered by this policy or any person upon whose health the trip depends:

- Has an existing or on-going medical condition
- Is taking any prescribed medication
- Has or has had any condition still requiring periodic review
- Is awaiting any tests, treatment, investigation, referral or results of these.

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

If **Your** health changes after the date of issue of **Your** policy **You** must contact the **Medical Screening Team** to make sure that **Your** cover is not affected.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

- The cover under this policy is only available to **United Kingdom residents** for travel within the countries included in the Definition of Geographical Areas contained in this policy and which begins and ends in the **United Kingdom**. Repatriation will be to the **United Kingdom** only.
- Cover is only available for the whole duration of a booked **trip** to a maximum 185 consecutive days, and cover cannot be purchased once a **trip** has already begun.
- The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each **insured person**.
- If **your money, valuables**, any items of **baggage, your** passport or visa are lost or stolen, **you** must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure **you** get a copy of the Police report. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
- You** are not covered for **valuables, your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Stolen Property: You** are not covered for **baggage** stolen from:
 - an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - the passenger compartment of any unattended vehicle.

STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents (the **cancellation period**) by writing to Global Travel Insurance Services Ltd during the **cancellation period**. Any premium already paid will be refunded to you by Global Travel Insurance Services Ltd providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period: You may cancel this policy at any time after the **cancellation period** by writing to Global Travel Insurance Services Ltd. If you cancel after the **cancellation period** no premium refund will be made. Non payment of premiums: We reserve the right to cancel this policy immediately in the event of non payment of the premium.

EUROPEAN HEALTH INSURANCE CARD (EHIC)

If you are travelling within the European Union (EU), the European Economic Area (EEA) or Switzerland you should obtain a free European Health Insurance Card (EHIC). You can apply either online at www.ehic.org.uk or by telephoning **0300 330 1350**. This will entitle you to get **free or reduced cost** medical treatment in state medical centres and hospitals. You are therefore advised to make use of these rather than private facilities.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Allianz Global Assistance and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

EMERGENCY ASSISTANCE AND REPATRIATION

In the event of death or in the event of **bodily injury**, illness or disease resulting in any of the following, immediate contact must be made with the Medical Assistance Service:-

- Hospitalisation,
- Repatriation or alteration in travel plans.

ALLIANZ ASSISTANCE - Telephone: +44 (0) 20 8603 9856 Fax: +44 (0) 20 8603 0204 Email: medical@allianz-assistance.co.uk

When calling state your identity, your policy number and the identity and telephone number of the treating doctor.

COMPLAINTS PROCEDURE

If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

WHEN YOU CONTACT US: Please give us your name and a contact telephone number. Please quote your policy and/or claim number, and the type of policy you hold. Please explain clearly and concisely the reason for your complaint. **INITIATING YOUR COMPLAINT:** Any enquiry or complaint you have regarding a claim notified under your policy, may be addressed to: **Customer Service, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD. Telephone: 020 8603 9853 Email: customersupport@allianz-assistance.co.uk.**

Any complaint you have regarding your policy, may be addressed to: **The Managing Director, Global Travel Insurance Services Ltd, 59/61 Lyndhurst Road, Worthing, West Sussex, BN11 2DB, Tel 01903 235042.**

If we have given you our final response and you are still dissatisfied you may refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our complaints procedure has been exhausted. The Financial Ombudsman can be contacted at: **Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123 Fax: (020) 7964 1001. Email: complaint.info@financial-ombudsman.org.uk. Website: www.financial-ombudsman.org.uk.** This procedure will not affect your rights in law.

HOW TO MAKE A CLAIM

To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where claim forms can be obtained immediately directly from the site. Alternatively, please phone **020 8603 9958** and ask for a claim form or write to: Allianz Global Assistance Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE, or email travel.claims@allianz-assistance.co.uk.

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

THE CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATION) ACT 2012

This act abolished the duty of disclosure, but imposes on the individual entering into an insurance contract a duty to take reasonable care not to make a misrepresentation to the insurer. In other words, this means that you must answer all questions posed by the insurer accurately, truthfully and to the best of your knowledge. If you do not the insurer may cancel your policy, or reject or only pay a proportion of your claim depending on whether the misrepresentation was deliberate, reckless or simply careless.

Definitions

These definitions apply throughout your policy wording. Where the following words and phrases appear in this policy they will appear in bold and will always have these meanings. We have listed the definitions alphabetically.

Baggage Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with the articles purchased, worn or carried by you for individual use during your trip (including golf equipment), but excluding valuables and money.

Bodily injury An identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.

Close relative Mother, father, sister, brother, wife, husband, fiancé(e), common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, stepsister, foster child and legal guardian.

Cruise A trip involving a sea or river voyage of more than two days duration, where transportation and accommodation is primarily on an ocean going passenger ship.

Curtail/Curtailment Either:

a) you abandoning or cutting short the trip after you leave your home by direct early return to your home, in which case claims will be calculated from the day you returned to your home and based on the number of complete days of your trip you have not used, or

b) you attending a hospital as an in-patient or being confined to your accommodation within or outside the United Kingdom during a trip due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day you were admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined insured person, but where we or ALLIANZ

ASSISTANCE agree for another insured person (including any children travelling with them) to stay with you, we will also pay for that insured person's proportion only of any travel and accommodation costs and expenses they have incurred, but not used by remaining with you.

Home Your residential address in the United Kingdom.

Loss of limb Loss by permanent severance of an entire hand or foot, or the total, complete and permanent loss of use of an entire hand or foot.

Loss of sight The complete and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what you should see at 60 metres).

Medical practitioner A registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Money Cash, bank or currency notes and coins in current use, cheques, postal and money orders, travel tickets, pre-paid coupons or vouchers and event and entertainment tickets held by you for social, domestic and pleasure purposes.

Period of Insurance From the date of departure to the date of return as shown on the schedule issued by Global Travel Insurance Services Ltd other than for cancellation which applies from the date of booking and terminates on the date of departure as shown on the schedule. The period of insurance is automatically extended free of charge for the period of the delay in the event that your return to the United Kingdom is unavoidably delayed due to an event insured by this policy.

Permanent total disablement Total and permanent disability which medical evidence confirms will prevent you from undertaking any relevant occupation.

Public transport Any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which you are booked or had planned to travel.

Redundancy Any person being declared redundant who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Terrorism An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip(s) Any holiday, business or pleasure trip or journey made by **you** which begins and ends in the **United Kingdom** during the **period of insurance** but excluding one way trips or journeys.

Unattended When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom England, Scotland, Wales, Northern Ireland, Isle of Man including all islands comprising the British Isles & Channel Islands (except the Republic of Ireland).

United Kingdom residents Any person who is staying in or has lived in the **United Kingdom** for more than 12 months, or if studying or working in the **United Kingdom** for more than 6 months.

Section 1 – Cancellation

What is covered

We will pay **you** up to £2,000 for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses which **you** have paid or legally have to pay if cancellation of the **trip** is necessary and unavoidable as a result of any of the following events:

1. The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:

- you**
- any person who **you** are travelling or have arranged to travel with
- any person who **you** have arranged to stay with
- your close relative**
- your close business associate**.

2. **You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.

3. **Redundancy** of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.

4. **You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.

5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

1. If **you** fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the trip, **our** liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person**.

2. Any claims on medical grounds where **you** fail to provide a medical certificate or other suitable evidence from a **medical practitioner** of the need to cancel the **trip**.

3. Anything arising directly or indirectly from:

- your** reluctance to travel or financial reasons other than involuntary **redundancy**.
- bankruptcy or liquidation of any travel agent, tour operator, **public transport** provider or transportation company.
- the tour operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements.

d) being called as an expert witness or where normal employment would require **your** attendance at a court of law.

e) **your** failure to obtain the required passport or visa.

f) regulations set by the government of any country.

4. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.

5. Anything mentioned in the General exclusions on Page 5.

Section 2 – Travel delay

This section does not apply to **trips** within the **United Kingdom**.

What is covered

We will pay **you** either:

1. A benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours delay after that, up to a total payment of £60 provided **you** eventually travel, or

2. Up to £2,000 if **you** choose to abandon the **trip** before departure from the **United Kingdom** after the first full 12 hours **you** are delayed

if the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or delayed for more than 12 hours beyond the scheduled time of departure as a result of:-

- strike or industrial action
- adverse weather conditions
- mechanical breakdown or technical fault occurring in the **public transport** on which **you** are booked to travel.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator or travel company has asked **you** not to travel to the departure point.

2. **You** must obtain written confirmation from the **public transport** provider stating the period and the reason for the delay.

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under subsection 2. of What is covered by each **insured person**.

2. Any claims arising from withdrawal from service temporarily or otherwise of the **public transport** on which **you** are booked to travel on the orders or recommendation of the Civil Aviation Authority, Port Authority or similar regulatory body in any country.

3. Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.

4. Anything mentioned in the General exclusions shown on Page 5.

Section 3 – Missed departure

What is covered

We will pay **you** up to £500 in respect of **trips** outside of the **United Kingdom**, for necessary hotel and travelling expenses incurred in reaching **your** booked destination (or in the case of a **crui**se joining **your** ship at the next possible port of call), if:

1. the vehicle **you** are travelling in breaks down or is involved in an accident, is delayed by strike, industrial action or adverse weather, or

2. the **public transport** **you** are using is delayed resulting in **you** arriving too late to board the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland).

Special conditions relating to claims

1. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.

2. Any claims arising if **you** are not proceeding directly to the departure point.

3. Anything mentioned in the General exclusions shown on Page 5.

Section 4 – Personal accident

What is covered

We will pay one of the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** sustain **bodily injury** during **your trip** which shall solely and independently of any other cause, result within one year in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

Benefit A Up to age 15 years inclusive B Age 16 years to 65 years inclusive C Age 66 years and over

	A	B	C
1. Death	£2,500	£10,000	Not covered
2. Loss of one or more limbs and or loss of sight in one or both eyes			

£15,000 £15,000 £5,000

3. Permanent total disablement

Not covered £15,000 £5,000

The total amount payable under this section is £15,000 per **insured person**.

Special conditions relating to claims

1. Benefit is not payable to **you** under more than one of items 1., 2. or 3.

What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by a **bodily injury** which existed prior to the commencement of the **trip**.

2. For anything mentioned in the General exclusions shown on Page 5.

Section 5 – Medical and other expenses

What is covered

This section includes assistance by ALLIANZ ASSISTANCE who must be contacted as soon as possible in the event of death, **bodily injury**, illness, disease or if hospitalisation and/or compulsory quarantine occurs or if repatriation has to be considered.

We will pay **you** up to £5,000,000 for the following expenses which are necessarily incurred if during **your trip** **you** suffer unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:-

1. Outside the **United Kingdom** for emergency medical and surgical treatment and hospital and nursing home charges. Claims for emergency dental treatment (for pain relief only) are limited to £250.

2. For necessary additional accommodation and travelling/repatriation expenses (economy class) if **you** are hospitalised as an in-patient during the **trip** or if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes with the prior authorisation of ALLIANZ ASSISTANCE reasonable additional accommodation and travelling/repatriation expenses (economy class) for one relative or friend to stay with **you** or travel to **you** from their home in the **United Kingdom** if **you** have to be accompanied on medical advice (limited to £1,500 in all for **trips** solely within the **United Kingdom**) or if **you** are a child and require an escort home.

3. In the event of death:

a) for conveyance of the body or ashes to **your home** up to a maximum of £5,000 but limited to £2,500 in the event of death in the **United Kingdom**.

b) local funeral expenses abroad limited to £2,500.

4. The cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100.

5. The value of the portion of **your** travel and/or accommodation costs up to a maximum of £2,000 which have not been used and which were paid for before **your trip** commenced (including ski hire, ski school and lift passes, which do not have to be paid for before **your trip** commenced, in respect of winter sports **trips** where the appropriate premium has been paid) if **you** have to **curtail your trip**.

6. For reasonable additional travelling expenses if **you** have to return to **your home** earlier than planned due to:

a) death, **bodily injury**, illness or disease of a **close relative** or a **close business associate** resident in the **United Kingdom**, or

b) the Police or other authorities asking **you** to return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

For **trips** solely within the **United Kingdom** additional travelling expenses are limited to £300 per **insured person**.

Special conditions relating to claims

1. All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.

2. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to **your home** at any time during the **trip**. **We** will do this, if in the opinion of ALLIANZ ASSISTANCE or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home** or a suitable hospital nearby to continue treatment.

3. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your return home**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section 1 - Cancellation, Section 4 - Personal accident, Section 5 - Medical and other expenses and Section 6 - Hospital benefit of **your** policy and refuse to deal with claims from **you** for any further treatment and/or you repatriation to **your home**. Cover for **you** under all other sections will however continue for the remainder of the **trip**.

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person**.

2. Any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.

3. Any claims that are not confirmed as medically necessary by the attending **medical practitioner** or

ALLIANZ ASSISTANCE and any additional travelling expenses not authorised by **us** or ALLIANZ ASSISTANCE if **you** have to return **home** earlier than planned or be repatriated.

4. Any claims arising directly or indirectly for:

a) Any form of treatment or surgery which in the opinion of ALLIANZ ASSISTANCE or **us** (based on information provided by the attending **medical practitioner**), can be reasonably delayed until **your** return to the **United Kingdom**.

b) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.

c) Any expenses incurred in obtaining or replacing medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.

d) Any additional hospital costs arising from single or private room accommodation unless medically necessary.

e) Any treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by ALLIANZ ASSISTANCE.

f) The costs of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.

5. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.

6. Anything mentioned in the General exclusions shown on Page 5.

Section 6 – Hospital benefit

What is covered

We will pay **you** the following amounts if **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine, or on the orders of a **medical practitioner** (or the ship's doctor in the case of a cruise) as a result of **bodily injury**, illness or disease **you** sustain:

1. £15 for every complete 24 hours up to a maximum of £300 for **trips** outside the **United Kingdom**.

We will pay these amounts in addition to any medical expenses, additional accommodation, travelling or repatriation expenses incurred under Section 5 – Medical and other expenses, provided **we** pay a claim under that section. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special conditions relating to claims

1. **You** must tell ALLIANZ ASSISTANCE as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

2. Documentation must be submitted to confirm the date and time of admission and discharge.

What is not covered

Anything mentioned in the General exclusions shown on Page 5.

Section 7 – Personal property

What is covered

Subsection A - Baggage

1. **We** will pay **you** up to £2,000 for the accidental loss of, theft of, damage to or destruction of **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**. The maximum **we** will pay **you** for the following items is:

a) £200 for any one article, pair or set of articles (for example golf equipment).

b) £200 in total for all **valuables**.

In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

Subsection B – Delayed baggage

1. **We** will also pay **you** up to £75, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier or tour representative, confirming the number of hours the **baggage** was delayed.

Any amount **we** pay **you** under this subsection will be deducted from **your baggage** claim under Subsection A – Baggage if **your baggage** proves to be permanently lost.

Subsection C – Personal money

1. **We** will pay **you** up to £500 (but limited to £250 for cash, bank or currency notes and coins) if **your** own personal **money** is lost or stolen whilst being carried on **your** person or left in a locked hotel safe or safety deposit box. If **you** are aged under 16, the maximum **we** can pay **you** is £50.

Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your** property.

2. **You** must get a written report from the local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss, theft or attempted theft of all **baggage**, **valuables** or personal **money**. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.

3. **You** must get a written carriers report if **your baggage** is lost, damaged or destroyed in transit (or a Property Irregularity Report (PIR) in the case of an airline).

What is not covered

1. The first £75 of each and every claim, per incident claimed for, under this section by each **insured person** (not applicable to Subsection B – Delayed baggage).

2. Loss, theft of, damage or destruction:

a) due to delay, confiscation or detention by customs or other officials or authorities.

b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than ski equipment in respect of winter sports **trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment.

c) caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.

d) of **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

3. due to cracking, scratching breakage of or damage to china, glass (other than glass in watch faces, cameras, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles being transported by a carrier, unless the breakage is due to fire, theft or an accident to the vessel, aircraft, sea vessel, train or vehicle in which they are being carried.

4. **Baggage** stolen from;

a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available.

b) the passenger compartment of any unattended vehicle.

5. Any shortages due to error, omission or depreciation in value.

6. Any property more specifically insured or recoverable under any other source.
7. Anything mentioned in the General exclusions shown on Page 5.

Section 8 – Loss of passport expenses

What is covered

We will pay **you** up to £200 for unavoidable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport or visa, if **your** passport or visa is lost or stolen.

Special conditions relating to claims

1. **You** must exercise reasonable care for the safety and supervision of **your** passport and visa.
2. **You** must get a written report from the consulate and local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss or theft of **your** passport or visa. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.

What is not covered

1. Loss, destruction or damage:
 - a) due to confiscation or detention by customs or other officials or authorities.
 - b) to **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
2. Anything mentioned in the General exclusions shown on Page 5.

Section 9 – Personal liability

What is covered

We will pay **you** up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that happened during the **trip** leading to claims made against **you** for accidental:

1. **Bodily injury**, death, illness or disease to any person who is not a member of **your** family or household or employed by **you**.
2. Loss of or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**.
3. Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

Special conditions relating to claims

1. **You** must give us written notice of any incident, which may result in a claim as soon as possible.
2. **You** must send us every court claim form, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. The first £250 of each and every claim, per incident claimed for, under this section by each **insured person**
2. Fines imposed by a Court of Law or other relevant bodies.
3. Anything caused directly or indirectly by:
 - a) liability which **you** are responsible for because of an agreement (such as a hire agreement) that was made.
 - b) injury, loss or damage arising from:
 1. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than

rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport).

- II. the occupation (except temporarily for the purposes of the **trip**) or ownership of any land or buildings.
 - III. the carrying out of any trade or profession.
 - IV. racing of any kind.
 - V. any deliberate act.
3. Anything mentioned in the General Exclusions shown on Page 5.

Section 10 – Legal costs and expenses

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your trip**. From within **your** home country phone 020 8603 9804. From outside **your** home country phone +44 20 8603 9804.

What is covered

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 the amount shown in the Summary of Cover within this policy in legal costs for legal action for **you** (but not more than twice this amount in total for all **insured persons** on this policy) 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 is not covered

An excess of the amount shown in the Summary of Cover within this policy.

Any claim:

- not reported to **us** within 90 days after the event giving rise to the 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 relative, a travelling companion, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the insurer, another person insured under this policy or **our** agent.

Legal costs:

- for legal action that **we** have not agreed to;
 - if **you** refuse reasonable settlement of **your** claim.
- You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a 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;
 - if **we**, **you** or **your** appointed adviser are unable to recover legal costs incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;

- awarded as a personal penalty against **you** or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing legal action in more than one country for the same event.

Please refer to the General Exclusions shown on Page 5, Conditions and Making a claim that also apply.

General exclusions

You are not covered for anything caused directly or indirectly by:

1. **Your** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk, (unless **you** are trying to save someone's life).
2. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
3. **You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests or dangerous pursuits.
4. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
5. Bankruptcy/liquidation of any tour operator, travel agent, **public transport** provider or transportation company.
6. Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. 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.
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power.
8. Loss or damage to any property and expense or legal liability caused by or contributed to or arising from:
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel.
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
9. **You** travelling on motorcycles over 125cc.
10. **You** mountaineering or rock climbing using picks, ropes or guides or pot-holing.
11. **Your** manual work or hazardous occupation of any kind.
12. **You** taking part in dangerous expeditions or the crewing of a vessel outside European waters.
13. Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong.
14. **Your** participation in any illegal act.
15. **Your** travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential travel. **You** can go online at www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/

General conditions

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

1. No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification.
2. If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event

of death **we** are entitled to a post mortem examination both at **your** expense.

4. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 4 – Personal accident).

5. **You** must take all reasonable steps to avoid injury, illness, disease, loss, theft or damage and take all reasonable steps to safeguard **your** property and to recover any lost or stolen articles.

6. Throughout **your** dealings with **us** **we** expect **you** to act honestly.

If **you** or anyone acting for **you**:

- knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
- knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- knowingly makes a false statement in support of a claim; or
- submits a knowingly false or forged document in support of a claim; or
- makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- we** may prosecute fraudulent claimants;
 - we** may make the policy void from the date of the fraudulent act;
 - we** will not pay any fraudulent claims;
 - we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
 - we** may inform the Police of the circumstances.
7. **We** accept as evidence of cover the booking confirmation issued to **you** by the travel company showing that the premium has been paid.
8. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
9. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
10. **We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

Data Protection Notice

We and Global Travel Insurance Services Limited care about **your** personal data.

This summary below and **our** full privacy notice explain how **we** protect **your** privacy and use **your** personal data. **Our** full Privacy Notice available at www.allianzassistance.co.uk/privacy-policy-and-cookies/

If a printed version is required, please write to Legal and Compliance Department, Allianz Global 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**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, **doctors** in the event of a medical emergency or airline companies in the event of repatriation **we** will collect and process **your** personal data in order to comply with **our** contractual 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 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 in the event of a medical emergency;
- 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 **your** personal data 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 European Economic Area (EEA). Whenever **we** transfer **your** personal data outside 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 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:

For Allianz Global Assistance

- By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD
- By telephone: **020 8603 9853**
- By email: AzPUKDP@allianz.com

For Global Travel Insurance Services Limited

- By post: Data Protection Officer, 59/61 Lyndhurst Road, Worthing, West Sussex BN11 2DB
- By telephone: **01903 235042**
- By email: info@globaltravelinsurance.co.uk

CLAIMS EVIDENCE

You may need to obtain some information whilst **you** are away. Below is a list of documents and the information **we** will need in order to deal with **your** claim.

For all claims

- **Your** original policy document.
- **Your** original travel company booking confirmation showing dates of travel and insurance premium paid.
- 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 cover.
- As much evidence as possible to support **your** claim.

Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to **bodily injury**, illness or disease a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of a death.
- For claims relating to redundancy a letter from **your** employer confirming the length of employment and eligibility for redundancy pay.
- If cancellation was due to other non-medical reasons, please supply some form of independent documentary evidence in support of **your** claim.

Medical and other expenses

- Always contact our 24-hour medical emergency service when **you** are hospitalised, require repatriation or need to alter **your** travel plans.
- Medical evidence from the treating doctor to confirm the **bodily injury**, illness or disease and treatment given including hospital admission and discharge dates if this applies.

Hospital benefit

- Confirmation in writing from the hospital, relevant authority or the treating doctor of the admission and discharge dates relating to **your** hospitalisation, compulsory quarantine or confinement to **your** accommodation.

If your passport or visa is lost or stolen

- Written confirmation from the consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the local police.

Personal property

- Report the theft, loss or damage to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible thereafter and obtain a report from them.
- If appropriate **you** should also report the theft, loss or damage to **your** courier or tour representative, hotel or apartment manager and ask for a written report.
- Original receipts such as suitable evidence of purchase/ownership and value.
- Confirmation of the amount of **personal money** taken with **you** (if applicable) such as foreign exchange or bank Statements.
- Keep any damaged items for possible inspection. If payment is made in respect of these items, the item will then belong to **us**.
- Obtain an estimate for the damaged item or confirmation that it is beyond economical repair.

Delayed baggage

- Obtain a Property Irregularity Report (PIR) from the airline or other carrier.
- Provide original receipts for the clothing, medication and toiletries purchased.

Travel delay

- Written confirmation from the **public transport** provider or their handling agents of the scheduled and actual time of departure and the reason for delay.

Missed departure

- Details of the circumstances causing **you** to miss **your** departure together with supporting evidence from the **public transport** provider.

Personal accident

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

Personal liability

- A detailed account of the circumstances surrounding the claim (including photographic or video evidence if available).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not accept liability or 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.