



### GLOBAL SINGLE TRIP - TRAVEL INSURANCE POLICY – CONTRACT NUMBER 1000GST23

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 by Global Travel Insurance Services Ltd upon which the premium paid is stated and is valid in respect of policies issued up to 30/11/2023.

**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. Global Travel Insurance Services Ltd and AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA). This policy is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance which is a trading name of AWP Assistance UK Limited, 102 George Street, Croydon CR9 6HD. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

**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.

### IMPORTANT TELEPHONE NUMBERS

For general policy queries call Global Travel Insurance Services Ltd: **01903 235042**

24hr emergency medical assistance (for medical emergencies or curtailment requests): Outside UK: **+44 20 8603 9856** Within UK: **020 8603 9856**

24-hr Legal helpline: Outside UK: **+44 20 8603 9804** Within UK: **020 8603 9804**

Claims: **020 8603 9958**

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

### DEMANDS AND NEEDS STATEMENT

This travel insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

The levels of cover may vary depending on where **you** travel (whether in the UK or overseas). Travel insurance does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. **You** may already possess alternative travel insurance for some or all of the features and benefits provided by this travel insurance product. It is **your** responsibility to investigate this.

**Global Travel Insurance Services Ltd have not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.**

### SCHEDULE OF COVER

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

Cover	Limit	Excess
<b>Cancellation or Curtailment</b>	£2000	£75
- Excursions & tickets	£150	
<b>Emergency medical &amp; associated expenses</b>	£5 million	£75
- In-patient benefit	£25 per day, up to £500	
- Dental (overseas only)	£400	
- Funeral expenses	£1500	
- Excursions & tickets	£150	
<b>Loss of passport</b>	£500	No excess
<b>Delayed personal possessions</b>	£200	No excess
<b>Personal possessions</b>	£2000	£75
- Single article limit	£300	
- Valuables limit	£400	
- Tobacco, fragrances, alcohol & vaping product limit	£50	
<b>Personal money</b>	£200	£75
- Cash limit	£150	
<b>Personal Accident</b>		No excess
- Death	£5,000	
- Injury/disablement	£10,000	
<b>Missed departure</b>	£500	
<b>Delayed departure</b>		No excess
- Travel delay benefit	£35 per 12 hours, up to £210	
- Abandonment	£2000	£75
- Excursions	£150	
<b>Personal liability</b>	£2 million	£250
<b>Legal expenses</b>	£10,000	£250

The following section only applies if **you** have paid the appropriate extra premium and cover is confirmed in **your** insurance confirmation Schedule

<b>Cruise</b>		
- Missed departure from port	£1000	£75
- Cabin confinement	£25 per day, up to £500	No excess
- Excursions	£300	No excess
- Change of port stops	£150 per port	No excess

**Inner limits:** Some sections of cover also have extra sub-limits, for example the personal accident section has a benefit limit depending on the age of the **insured person**.

**Policy excess:** The **excess** only applies to certain sections - see under the heading 'What **you** are not covered for' under each individual section for further details.

### 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). (Any British Isles or UK Cruises are rated as Area 2)

**Area 2. Europe:** Continental Europe, Mediterranean islands, the **Channel Islands**, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia (Persons residing in the Channel Islands need to pay Area 2 rates for UK trips).

**Area 3. Worldwide:** All countries outside of the above except Bahamas, Belize, Bermuda, Canada, Costa Rica, El Salvador, Greenland, Guatemala, Honduras, Mexico, Nicaragua, Panama, The Caribbean Islands, United States of America.

**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, United States of America.

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

#### Important information

Thank **you** for taking travel insurance with **us**. The Schedule issued by Global Travel Insurance Services shows the people who are covered and the insured period. **Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call Global Travel Insurance Services on 01903 235042 or email **us** at [info@globaltravelinsurance.co.uk](mailto:info@globaltravelinsurance.co.uk)

#### How your policy works

**Your** policy and Schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**. Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

#### Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**. **You** must, to the best of **your** knowledge, give accurate answers to the questions **we** may ask when **you** buy **your** travel insurance. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid. If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **01903 235042** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

#### Cancellation rights

**You** may cancel this policy within 14 days (the **cancellation period**) of receipt of the policy documents by writing and returning **your** documents to Global Travel Insurance Services. Any premium already paid will be refunded to **you** 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. 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.

#### Policy excess

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

#### Data protection

**Your** personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents). In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the United Kingdom (UK) or the European Economic Area (EEA) that may have limited or no data protection laws. **We** always take reasonable steps to safeguard **your** personal information. **We** will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority). **You** have the right to request a copy of the personal information **we** hold about **you** by writing to **us** at Customer Support (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD. A small charge may apply. Allianz Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

#### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

#### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy, the English courts shall have exclusive jurisdiction.

#### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

#### Definition of words

When the following words and phrases appear in the policy document or Schedule, they have the meanings given below. These words are highlighted by the use of bold print.

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

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

**Area of cover:** **You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** Schedule. **You** will not be covered if **you** travel to or remain in a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel or where **you** have travelled against the advice of a local authority at **your** journey destination. For further details, visit [gov.uk/foreign-travel-advice](https://gov.uk/foreign-travel-advice).

**Business associate:** Any person in **your** home country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your** journey.

**Channel Islands:** Jersey, Guernsey, Sark, Alderney and Herm.

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

**Couple:** Two adults who have been permanently living together at the same address for more than six months and who will be travelling together. Cover will not apply unless both persons are booked to travel together.

**Cyber risk:**

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

**Departure point:** The airport, international train station or port where **your** outward journey to **your** destination begins and where **your** final journey back home begins (including any connecting transport **you** take later).

**Doctor:** A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

**Economic sanction(s):** Any sanction, prohibited or restricted under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

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

**Excess/Deposit:** The deduction **we** will make for the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a **couple** that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

**Family:** Two adults and all of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

**Home:** **Your** usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

**Insurer:** AWP P&C SA.

**Journey:** A **trip** that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing **home** in **your home** country, whichever is earlier. **You** will only be covered if **you** are aged 80 or under at the date **your** policy was issued. Any other **trip** which begins after **you** get back is not covered. **You** will only be covered for taking part in **winter sports** activities when the extra premium has been paid and this is shown on **your** Schedule.

**Legal action:** Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**: to the European Court of Justice, European Court of Human Rights or similar International body; or to enforce a judgment or legally binding decision.

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

**Pair or set:** A number of items of **personal possessions** (not including ski equipment or golf equipment) that belong together or can be used together.

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

**Period of insurance:** The period to which the insurance applies, between and inclusive of the dates shown as "Cover start date" and "Cover end date" on **your** schedule. All cover ends on the expiry date shown on **your** Schedule, unless **you** cannot finish **your journey** as planned because of an event covered by this policy that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

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

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

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

**Redundancy:** Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

**Relative:** **Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

**Resident:** A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

**Sports or leisure activity:** The following activities are automatically covered: banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing. There is no cover for any professional sporting activity; or any kind of racing except racing on foot; or any kind of manual work. **We** may be able to cover **you** for other activities that are not listed. Please contact Global Travel Insurance **01903 235042**. An extra premium may need to be paid.

**Travelling companion:** Any person that has booked to travel with **you** on **your journey**.

**United Kingdom (UK):** England, Scotland, Wales and Northern Ireland.

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

**We, our, us:** Allianz Assistance which administers the insurance on behalf of the **insurer**.

**Winter Sports:** The following activities are covered when the extra premium has been paid and this is shown on your insurance confirmation Schedule: Skiing, snowboarding, big-foot skiing, cross country skiing, glacier skiing, monoskiing, sledging, snow blading and tobogganing. Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines. There is no cover for: Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

**You, your, person insured:** Each person shown on the Schedule, for whom the appropriate insurance premium has been paid.

#### 24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country phone **+44 20 8603 9856**

From within **your home** country phone **020 8603 9856**

Email [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

Please give **us your** age and **your** Policy and Schedule number. Say that **you** are insured with Global Travel Insurance. Below are some of the ways the 24-hour emergency medical assistance service can help. **Confirmation of payment:** **We** will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim. **Repatriation:** If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing **home** in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person. **You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

#### RECIPROCAL HEALTH ARRANGEMENTS

##### European / Global Health Insurance Card (EHIC and GHIC)

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

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

**Australia** - If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia. All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or email: [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au). If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess under Section 2 – Emergency medical and associated expenses**.

## HEALTH DECLARATION AND HEALTH EXCLUSIONS

### FOR UK TRAVEL ONLY

If **you** are only travelling within the UK, Channel Islands or Isle of Man during **your journey**, it is a condition of this policy that **you** can comply with the following:

1. **You** are fit to travel and undertake **your** planned **journey**.
2. Following any claim investigation, **your** doctor confirms they would have agreed with or recommended **your** travel plans when **you** took out this insurance, booked **your journey** or at the time **you** travelled (whichever is later).
3. **You** are not travelling with the purpose of having medical treatment or a consultation.
4. **You** are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

If **you** are unsure whether **we** will be able to provide cover for **your** medical condition(s), please contact our Customer Service team on 01903 235042 for further advice.

### FOR TRAVEL OUTSIDE OF THE UK

1. **You** will not be covered for any claims arising as a direct or indirect result of an existing medical condition if, in the 12 months before taking out this insurance or booking **your journey** (whichever is later), **you**:

- were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral;
- attended or were due to attend a hospital or clinic as an outpatient or inpatient;
- received treatment or consulted a medical practitioner for a medical condition; or
- were prescribed new medication;

Unless

The condition(s) has (have) been declared to and accepted by **us** in writing. **You** should contact the Medical Screening Team by calling them on **02392 419897** if:

- **you** need to declare a medical condition;
- **you** are unsure whether a medical condition needs to be declared or not.

The confidential help line will be able to confirm if cover can be provided for **your** medical conditions. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid. Each person insured by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

**You will not be covered if:**

1. Following any claim investigation, **your** doctor confirms they would not have agreed with or recommended **you** travel as planned either when **you** took out this insurance, booked **your journey** or at the time **you** travelled (whichever is later).
  2. **You** know **you** will need medical treatment or a consultation at a medical facility during **your journey**.
  3. **You** are travelling specifically for the purpose of having surgery, procedures or hospital treatment, whether medically necessary or not.
  4. **You** had been diagnosed with a terminal illness prior to the date **you** took out this insurance or booked **your trip** (whichever is later).
- If **we** are unable to cover a medical condition, this will mean that any other person insured by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

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

**You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a business associate if at the time **your** policy was issued:

- **you** were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;
- **you** were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

**Note** Only claims relating to a medical condition where any of the above apply will be affected. This includes indirectly related claims.

For example if someone breaks a bone and a doctor confirms it is related to an existing diagnosis of osteoporosis (brittle bone disease), this would not be covered if **we** have not agreed in writing to cover the osteoporosis.

**Note**

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

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

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

## CHANGES IN HEALTH

If **your** health changes after taking out this insurance and before **your journey**, **you** do not need to tell **us** about the changes, as long as **your doctor** has confirmed that **you** are fit to travel. Medical condition(s) that **you** declared, which **we** are able to cover, are shown in the 'Medical Screening Declaration' that **we** will send to **you**. **You** need to check this information carefully and contact **us** if there is anything wrong or if **you** need to declare any other conditions. Please let **us** know within 14 days and be aware that any changes to the original declaration, particularly if declaring another medical condition, could affect **our** decision to cover **you**, or may mean an extra premium has to be paid. Based on any extra medical information **you** provide, **we** will confirm if cover can be offered for **your** declared medical condition(s), and/or if an extra premium needs to be paid. If an extra premium is required, cover will not start until this has been paid and **we** have issued written confirmation.

### General exclusions:

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

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

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
- 2 An **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation or curtailment charges and Section 2 - Emergency medical and associated expenses.
- 3 **You** not following any advice or recommendations made by the Foreign and Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority.  
This includes where
  - certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
  - The FCDO has advised against:
    - all travel; or
    - all but essential travel (unless the purpose of **your journey** is necessary, urgent and cannot be postponed - evidence of this will be required see Making a claim);
  - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

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

- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Cyber risks** of any kind.
- 6 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 7 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 8 Any currency exchange rate changes.
- 9 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- 10 **You** acting in an illegal or malicious way.
- 11 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 12 **You** being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- 13 **You** not enjoying **your journey** or not wanting to travel.
- 14 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

**15** You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.

**16** Something that happened before your policy or travel tickets for your journey were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless we agreed to it in writing.

**17** You taking part in any sports or leisure activity unless:

- it is listed as covered (see page 3); or
- It is not listed, but we have confirmed in writing that it is covered.

**18** You taking part in any winter sports activity unless the extra premium has been paid and this is shown on your insurance confirmation Schedule.

## Conditions

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

**1** You are a resident of the UK, the Channel Islands or the Isle of Man.

**2** You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.

**3** You have a valid Schedule.

**4** You accept that we will not extend the period of insurance:

- for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 94 days or you know you will be making a claim.
- for backpacker cover if the original policy plus any extensions have either ended, been in force for longer than 94 days or you know you will be making a claim.

**5** You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information.

**6** You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.

**7** You are not aged 81 or over at the date your policy was issued.

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

**1** Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.

**2** Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration or deliberate mis-statement when applying for this insurance or supporting your claim. We may in these instances report the matter to the police.

**3** Only cover you for the whole of your journey or rental period and not issue a policy if you have started your journey or rental period.

**4** Take over and deal with, in your name, any claim you make under this policy.

**5** Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.

**6** With you or your Personal Representative's permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a postmortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.

**7** Send you home at any time during your journey if you are taken ill or injured.

**We** will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.

**8** Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.

**9** Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your policy and Schedule. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.

**10** Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.

**11** If you cancel or cut short your journey for any reason other than those specified in Section 1, all cover provided on your policy will be cancelled without refunding your premium.

**12** Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

## 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.allianz-assistance.co.uk/privacy-policy-and-cookies/](http://www.allianz-assistance.co.uk/privacy-policy-and-cookies/)

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

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

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

- Data that you provide to us; 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 United Kingdom (UK) or the European Economic Area (EEA). Whenever we transfer your personal data outside the UK or the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the UK or the EEA receive an adequate level of protection.

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

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

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

**• Automated decision making, including profiling**

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

**• How can you contact us?**

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

**For Allianz Assistance**

- By post: Customer Support (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

- By telephone: **020 8603 9853**

- By email: [AzPUKDP@allianz.com](mailto: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](mailto:info@globaltravelinsurance.co.uk)

## MAKING A CLAIM

To claim, please visit the website [www.azgatravelclaims.com](http://www.azgatravelclaims.com). This will lead you to our online claims notification service where you can complete a claim form online. Alternatively, please phone **020 8603 9958** and ask for a claim form or write to: Allianz Assistance Travel Insurance Claims Department, PO Box 451, Feltham TW13 9EE, or email [travel.claims@allianz-assistance.co.uk](mailto: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

**For all claims**

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

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.

- Original receipts and accounts for all out-of-pocket expenses you have to pay.

- Original bills or invoices you are asked to pay.

- Details of any other insurance you may have that may cover the same loss, such as household or private medical.

- As much evidence as possible to support your claim.

- If you have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, we will need evidence of why you believe your travel should be considered essential.

Examples of what we consider to be essential travel are if:

- A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **us** by calling **020 8686 1666** or writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD

#### Cancellation or curtailment

- If **you** need to curtail **your journey** call from within **your home** country on **020 8686 1666** or from outside **your home** country on **+44 20 8686 1666** immediately to get **our** prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury 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 death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

#### Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

#### If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

#### Personal possessions, Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation from them.

#### For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

#### Personal accident

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

#### Missed departure

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

#### Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

#### Personal liability

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

#### Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.

- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

#### Making a complaint

**We** aim to provide **you** with a first class policy and claim service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

If **you** wish to make a complaint about the sale of this insurance, please write to The Managing Director, Global Travel Insurance Services Ltd, 59/61 Lyndhurst Road, Worthing, BN11 2DB.

If **you** wish to make a complaint about a claims matter, please: Write to Customer Services, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. Telephone: **020 8603 9853**

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk).

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time. If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) write to Financial Ombudsman Service, Exchange Tower, London, E14 9SR call **0345 080 1800** or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Cancellation or curtailment charges - Section 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

#### WHAT YOU ARE COVERED FOR

**We** will pay up to the amount shown in **your** schedule of cover in total (including up to the amount shown in **your** schedule of cover in total), for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

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

#### Cancellation

If **you** cancel **your journey** before it begins because one of the following happens:

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

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

- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home** country.

#### Your redundancy

- **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.

- **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

#### Curtailment

**You** cut **your journey** short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

#### Note

**We** will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are either held in **quarantine** or are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

#### WHAT YOU ARE NOT COVERED FOR Under Cancellation and Curtailment

An **excess** of the amount shown in **your** schedule of cover.

Any condition stated under Health declaration and health exclusions.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for any reason, other than those shown as being covered;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
- **You** must not have travelled against **your home country's** government advice or against local authority advice at **your trip** destination.

#### Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

#### Under Curtailment

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

**You** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or **Isle of Man** motorcycle licence and all **persons insured** are wearing crash helmets.

Anything caused by **you** taking part in a **sports and leisure activity** or **winter sports** unless shown on **your** Schedule.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

### Emergency medical and associated expenses – Section 2

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

#### WHAT YOU ARE COVERED FOR

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

#### Cover outside your home country

Up to the amount shown in **your** schedule of cover for reasonable fees or charges **you** incur for:

- **Treatment** Medical, surgical, medication costs, hospital, nursing **home** or nursing services.
- **Repatriation** **Your** repatriation to **your home** country if medically necessary.
- **Transport and accommodation** Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.
- **Funeral expenses** The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **your home** country.

**We** will also pay

- **In-patient benefit** Up to the amount shown in **your** schedule of cover if **you** are in hospital as an in-patient during the **journey** as well as any fees or charges paid under **Treatment**.

- **Dental** Up to the amount shown in **your** schedule of cover for emergency dental treatment to relieve sudden pain.

- **Excursions** Up to the amount shown in **your** schedule of cover in total for **your** excursions that have been paid for before **your journey** began and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your journey**.

#### Cover within your home country

Up to **£50,000** for: **Transport and accommodation** Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

#### WHAT YOU ARE NOT COVERED FOR

**Under Cover outside your home country except in-patient benefit and under Cover within your home country**

An **excess** of the amount shown in **your** schedule of cover, unless **your** claim is reduced because **you** used an EHIC, GHIC or any other reciprocal health arrangement (see 'Reciprocal health arrangements' for more information).

The cost of replacing any medication **you** were using when **you** began **your journey**.

**Under Cover outside your home country and Cover within your home country**

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or **Isle of Man** motorcycle licence and all **persons insured** are wearing crash helmets.
- **you** taking part in any **sports and leisure activity** or **winter sports** unless shown on **your** Schedule.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

**Under Cover outside your home country – Treatment** Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing **home**.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

**Under Cover outside your home country - Funeral expenses** **Your** burial or cremation within **your home** country.

**Under Cover outside your home country – Dental** Replacing or repairing false teeth or artificial teeth (such as crowns). Dental work involving the use of precious metals.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

### Loss of passport - Section 3

#### WHAT YOU ARE COVERED FOR

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

#### Costs for issuing a temporary passport

Up to the amount shown in **your** schedule of cover in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

#### Remaining value of original passport

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

#### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

### Delayed personal possessions - Section 4

#### WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** schedule of cover in total for essential replacement items, if **your personal possessions** (this does not include **valuables**, golf equipment or ski equipment) are temporarily lost or stolen on **your outward journey** for more than 12 hours from when **you** arrived at **your** destination.

**Note:** **You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this

section from the final claim settlement under the Personal possessions - Section 5.

#### WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### Personal possessions - Section 5

##### WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** schedule of cover in total for **your personal possessions** (this does not include ski equipment, golf equipment, business equipment or business samples) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** in total whether jointly owned or not is shown in **your** schedule of cover. There is also a single article, **pair or set** limit, which is also shown in **your** schedule of cover.

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

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

##### WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** schedule of cover.

More than **£50** for tobacco and vaping products, alcohol, fragrances and perfumes.

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to the following;

- items for which **you** are unable to provide a receipt or other proof of purchase;
- films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle;
- **valuables** left in a motor vehicle;
- **valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- **valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- contact or corneal lenses, unless following fire or theft;
- bonds, share certificates, guarantees or documents of any kind.;
- **personal money** (see section 6);
- passport (see section 3).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### Personal money - Section 6

##### WHAT YOU ARE COVERED FOR

Up to the amount shown in **your** schedule of cover for loss or theft of **your personal money** (but no more than the amount shown in **your** schedule of cover in cash in total, whether jointly owned or not) while on **your journey**.

##### WHAT YOU ARE NOT COVERED FOR

An **excess** of the amount shown in **your** schedule of cover.

Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

**Personal money** left in a motor vehicle;

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### Personal accident - Section 7

##### WHAT YOU ARE COVERED FOR

**We** will pay **you** or **your** Personal Representative one of the following amounts for an **accident** during **your journey**.

**Death:** Up to the amount shown in **your** schedule of cover for death. (**We** will not pay more than **£2,500** if **you** are aged 15 or under at the time of the **accident**.)

**Permanent loss:** Up to the amount shown in **your** schedule of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

**Physical disablement:** Up to the amount shown in **your** schedule of cover for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged 15 or under or aged 65 or over at the time of the **accident**.)

**Note:** Death benefit payments will be made to **your** Personal Representative.

##### WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim rising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** Schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands or Isle of Man** motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **sports and leisure activity** or **winter sports** unless shown on **your** Schedule.

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

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### Missed departure - Section 8

##### WHAT YOU ARE COVERED FOR

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

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

##### WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### Delayed departure - Section 9

##### WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

**We** will pay:

**Delay:** Up to the amount shown in **your** schedule of cover; or

**Abandonment:** Up to the amount shown in **your** schedule of cover in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 24 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

##### WHAT YOU ARE NOT COVERED FOR

##### Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Missed connections.



Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

#### **Under Abandonment**

An **excess** of the amount shown in **your** schedule of cover.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

### **Personal liability - Section 10**

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

#### **WHAT YOU ARE COVERED FOR**

**We** will pay up to the amount shown in **your** schedule of cover plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

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

**Note:** Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

#### **WHAT YOU ARE NOT COVERED FOR**

An **excess** of the amount shown in **your** schedule of cover.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **you** owning, hiring or using any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised watercraft or sailing vessels.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

### **Section 11– 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 0204. From outside **your home** country phone +44 20 8603 0204.

#### **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 Sections General exclusions, Conditions and Making a claim that also apply.**

### **Section 12 – Cruise cover**

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

#### **What is covered**

##### **Missed departure from port**

**We** will pay **you** up to £1,000 in total for the extra accommodation and transport costs **you** have to pay to be able to join **your** cruise at the next port it stops at if **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

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

##### **Cabin confinement**

**We** will pay **you** £25 per day for each full 24 hours up to £500 in total if a **doctor** at **your** resort or on board **your** cruise ship advises **you** not to leave **your** cabin because of an injury or illness that arose during **your trip**.

##### **Loss of excursions**

**We** will pay up to £300 in total for the cost of excursions **you** have paid for but cannot go on because:

1. a **doctor** at **your** resort or on board **your** cruise ship has advised **you** not to go on the excursion because of an injury or illness that arose during **your trip**; or
2. **your** cruise ship cannot make a scheduled stop at a port because of bad weather or timetable restrictions;

if **you** cannot recover the costs from anywhere else.

##### **Change of port stops**

**We** will pay **you** £150 for each scheduled port visit that is missed if:

1. the cruise ship **you** are booked on cannot make a scheduled port stop because of bad weather or timetable restrictions; and
2. no alternative docking or financial compensation (including on-board credit) is offered.

##### **Cruise interruption**

**We** will pay up to £1,000 in total for the extra accommodation and transport costs which **you** have to pay to be able to join **your** cruise at the next port it calls at if:

1. **you** have been hospitalised on dry land during **your trip**; and
2. **we**, the **doctor** at **your** resort and the cruise company confirm **you** can continue with **your trip**.

##### **What is not covered**

Anything mentioned in the General Exclusions shown on Page 5.

##### **Missed departure from port**

1. Any claim where **you** did not:

- a. get a letter from the public-transport provider (if appropriate) confirming that the service did not run on time
- b. get confirmation of the delay from the company or authority who went to the accident or breakdown (if appropriate) affecting the vehicle **you** were travelling in; or
- c. allow enough time in **your** travel plans for delays which could reasonably be expected.

2. Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** took out this policy or booked **your trip** (whichever is later).

3. An aircraft, cross-channel train or sea vessel **you** were booked to travel on being temporarily or permanently withdrawn from service by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

4. Any delay caused by **quarantine** on the cruise ship due to a contagious disease.

#### **Cabin confinement**

Costs if **you** are also claiming for inpatient benefit.

#### **Excursions**

Costs if **you** are also claiming for inpatient benefit.

#### **Change of port stops**

a) Claims where **you** are offered reasonable financial compensation (including on-board credit) from somewhere else.

b) Any claim if **your** cruise ship's scheduled sea transport service cannot transport **you** to shore.

c) Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your trip** (whichever is later).

#### **Cruise interruption**

a) Anything mentioned in the Special Conditions.

b) Costs which **we** have not authorised.

#### **Conditions for making a claim**

As well as the General Conditions the following conditions also apply.

#### **Missed departure from port**

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

#### **Cabin confinement**

a) If a **doctor** at **your** resort or on board **your** cruise ship advised **you** not to leave **your** cabin for medical reasons, **you** must get a medical certificate from them to confirm this.

b) If a **doctor** at **your** resort or on board **your** cruise ship advised **you** not to go on a booked excursion for medical reasons, **you** must get a medical certificate from them to confirm this.

c) **You** must get a letter from the cruise operator or excursion company to confirm that they have not given **you** financial compensation (including on-board credit).

#### **Excursions**

a) If a **doctor** at **your** resort or on board **your** cruise ship advised **you** not leave **your** cabin for medical reasons, **you** must get a medical certificate from them to confirm this.

b) If a **doctor** at **your** resort or on board **your** cruise ship advised **you** not to go on a booked excursion for medical reasons, **you** must get a medical certificate from them to confirm this.

c) **You** must get a letter from the cruise operator or excursion company to confirm that they have not given **you** financial compensation (including on-board credit).

#### **Change of port stops**

a) **You** must get a letter from the cruise operator confirming the dates the ship couldn't dock and the reason why.

b) **You** must get a letter from the cruise operator or excursion company to confirm that they have not given **you** financial compensation (including on-board credit).

#### **Cruise interruption**

a) If **you** want to join **your** cruise after leaving hospital, **you** must phone **ALLIANZ ASSISTANCE - Telephone: +44 (0) 20 8603 9856**.

b) **You** must get medical evidence from the doctor treating **you** to confirm the illness or injury and the treatment **you** received, including the dates **you** went into and left hospital.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

*This insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance.*

*Allianz Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.*

*AWP Assistance UK Ltd 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.*

*Allianz Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.*

*Global Travel Insurance Services Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.*