

Insurance

Travel Insurance

Policy Document



Useful contact numbers

24 Hour Assistance Helpline

+44 208 763 3196

Lines open: 24 hours a day, 7 days a week

Lost or stolen passport

+44 (0) 208 763 3431

Claims Helpline

0330 102 6416

Lines open: Monday to Friday 8am-8pm

Email: travel.claimsplymouth@cignainsurance.co.uk

Legal Expenses Claims Helpline

0330 100 9516

Lines open: 9am – 5pm Monday to Friday

Customer Services

0330 102 6417

Lines open: 8am – 8pm Monday to Friday, 9am – 5pm Saturday

Fax: 01752 258496

Email: barclays.servicing@barclaystravelinsurance.co.uk

*Call monitoring and charges information

Calls may be recorded for security and training purposes. Calls to 03 telephone numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles & calls to 0800 telephone numbers, from landlines and mobiles, are free.

We're here to help

Need medical help abroad? Call Us First on +44 (0) 208 763 3196

For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies: if you need a GP, or need to go to A&E or a clinic, Call Us First, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please Call Us First on the Assistance Helpline +44 (0) 208 763 3196

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...

- Confirm that you're in a place of safety;
- Establish the best local treatment available to you;
- Consider your health and best interests; and
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Assistance Helpline.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise you, your travelling companion, and/or your treating doctor, of what steps to take.

We understand how important it is to have someone who...

- You can contact at any time of the day or night
- You can trust has the medical expertise to guide you to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to you in a language you can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep your key contacts updated on your progress for you and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

Finding your way through your policy booklet

5	Introduction
7	Definitions
12	Important conditions relating to health
13	General conditions (applicable to the whole policy)
14	Claims conditions (including making a claim)
16	General exclusions (applicable to all sections of the policy)
18	Pre travel advice
18	Reciprocal health agreements
	- EU, EEA or Switzerland
	- Australia
19	Section 1 – Medical and Other Expenses
22	Section 2 – Hospital Benefit
23	Section 3 – Personal Accident
24	Section 4 – Cancellation
26	Section 5 – Curtailment/Loss of Holiday
29	Section 6 – Travel Delay
30	Section 7 – Missed Departure & Connection
32	Section 8 – Replacement Flight
33	Section 9 – Substitute Accommodation Cover
34	Section 10 – Enforced Stay
36	Section 11 – End Supplier Failure
37	Section 12 – Baggage
39	Section 13 – Delayed Baggage
40	Section 14 – Personal Money
41	Section 15 – Loss of Passport or Driving Licence
42	Section 16 – Mugging
42	Section 17 – Hijack
43	Section 18 – Personal Liability
44	Section 19 – Legal Expenses
46	Section 20 – Winter Sports (optional)
49	Section 21 – Golf Cover (optional)
51	Section 22 – Business cover (optional)
54	Complaints procedure

Introduction

This is your travel insurance policy. It contains details of cover, conditions and exclusions relating to each insured person and is the basis on which all claims will be settled. It is validated by the issue of the Policy Schedule which must be read in conjunction with the policy.

In return for having accepted your premium we will, in the event of bodily injury, death, illness, disease, loss, theft, damage or other events happening within the period of insurance, provide insurance in accordance with the operative sections of your policy as referred to in your Policy Schedule.

The Policy Schedule and any endorsements are all part of the policy.

The information you have supplied forms part of the contract of insurance with us. Your policy is evidence of that contract.

United Kingdom residents

This policy is only available to you if you are permanently resident in the United Kingdom.

The law applicable to this contract

It is possible to choose the law applicable to a contract of insurance in the United Kingdom. We have chosen Scottish law to apply if you live in Scotland and English law if you live elsewhere in the United Kingdom.

Policy information or advice

If you would like more information or if you feel the insurance may not meet your needs, please contact Customer Services.

Age eligibility

Single trip policies have no upper age limit.

Under Annual Multi-Trip Travel Insurance policies if you reach the age of 85 during the period of insurance, cover will continue until the next renewal date but not thereafter.

Section 20 – Winter Sports is only available to anyone under 65 and where the appropriate premium has been paid.

Policy excess

Under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of each and every claim (as shown in your Policy Schedule) per incident for each insured person under each section of cover being claimed under.

Geographical limits

The geographical areas shown below relate to the area you have selected to travel to as shown on your Policy Schedule.

• United Kingdom

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

• Europe

Albania, Andorra, Austria, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands not otherwise specified, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (European), San Marino, Serbia, Slovakia,

Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom and the Vatican City.

• Worldwide

• USA

Renewing your policy

If you have an Annual Multi-Trip policy, automatic renewal means you never need to worry about travelling uninsured and you will have continuous cancellation cover in place. We may offer to automatically renew your policy after 12 months, for a further 12 months, using the payment details you have provided us with unless you have told us not to. If your card details change your card provider may supply us with updated details which we will use at subsequent renewals.

We will tell you about all your options when we invite you to renew your policy. You will need to ensure that all your details are correct, you agree to your previous medical declaration, you declare any new medical conditions and/ or any previously declared pre-existing medical conditions remain unchanged and the level of cover still meets your needs.

If your policy automatically renews, we will write to you to confirm we have taken payment successfully. If you change your mind within 14 days of receiving this letter we will refund your premium so long as you have not made a claim relating to an incident after your renewal date and you have not started a trip.

If we do not offer to renew the policy automatically when we write to tell you our renewal terms, or you have told us you do not wish to follow the renewal process, you will have to contact us so that we can arrange cover from your renewal date.

Please note: We do not offer automatic renewal where an insured traveller falls outside of the maximum age range of the policy.

Cigna

The policy is administered on behalf of the insurer by Cigna Insurance Services (Europe) Limited.

Change of insurer

Upon renewal, we may change the insurer. We would notify you of this change at the same time as providing any other information regarding renewal. By taking out this policy, you consent to this, and agree to be bound by the policy with the new insurer, if the terms of our renewal quotation are acceptable to you. You also consent to any steps which are reasonably required in order for the change to be effective, which includes us continuing to take the premium for your policy and remitting it to the new insurer, and to the transfer and processing of any personal data (including sensitive personal data as defined in the Data Protection Act 1998) to and by the new insurer.

Have a safe trip

We are working with the Foreign and Commonwealth Office to do all that we can to help British Travellers stay safe overseas. Before you go overseas, check out the FCO website at www.fco.gov.uk/knowbeforeyougo. It is packed with essential travel advice and tips, and up-to-date country specific information.

Terrorism

If you are accidentally caught up in a terrorist incident when you are travelling, you have cover for medical expenses and repatriation costs if you are injured and need medical assistance. Please see Section 1 – Medical and Other Expenses for full terms and conditions.

If the FCO has advised against all but essential travel as a result of a terrorist incident at your destination this policy will provide cover for cancellation and abandonment of your trip. Please see Section 4 – Cancellation and Section 5 – Curtailment/Loss of Holiday for full terms and conditions.

Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy.

Associated Condition

A medical condition that has a higher likelihood of occurring if you have a particular existing medical condition than if you did not have that existing medical condition.

Baggage

Luggage, clothing, personal effects, valuables, and other articles which belong to you (or for which you are legally responsible) which are worn, used or carried by you during any trip but excluding personal money and documents of any kind.

Bodily Injury

A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.

Booking Agent

A person or organisation that makes reservations for travel or accommodation on your behalf.

Business Money

Bank notes, currency notes and coins in current use and travellers and other cheques, which are the property of your employer.

Business Samples

A small amount of fabric or other commodity, owned by you or for which you are responsible, which is to be given or shown to a prospective client.

Carrier

The ship, aircraft, train or coach operator and their employees and agents.

Close Business Associate

A person working for the same company as you or your travelling companion whose absence from work along with you or your travelling companion would prevent the proper functioning of the company, as confirmed by an officer of the company.

Close Relative

Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

Consolidator

A person or organisation that sells airline tickets on behalf of an airline.

Curtailment/Curtail

Abandoning the trip by direct return to the United Kingdom or as a result of bodily injury or illness you have to stay in hospital for the rest of the trip.

Excess

The first part of any claim that you have to pay (as shown in your Policy Schedule). This applies to each incident for each insured person under each section being claimed under.

Family Cover

You, your spouse, your civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex) with whom you are permanently cohabiting in a marriage like relationship together with your children, step-children, adopted children, foster children and grandchildren who are under the age of 16 or under the age of 23 and in full

time education at the start of the insurance period.

Under Annual Multi-Trip Travel Insurance policies your unmarried dependent children are only covered when travelling with an adult covered under your policy.

Leisure & Sport Activities

The following activities are covered:

Aerobics	Mountain Biking
Badminton	(on recognised routes)
Baseball	Rambling
Basketball	Rounders
Boogie Boarding	Sailing (within territorial waters)*
Bowls	SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
Cricket	Snorkelling
Croquet	Softball
Curling	Squash
Cycling (no racing)	Surfing
Fell Walking	Swimming
Fishing	Table Tennis
Golf	Tennis
Hiking/Trekking (under 4,000m)	Ten Pin Bowling
Ice Skating	Volleyball
Jogging	Walking
Manual Work (at ground level involving no machinery)	Water Polo
Marathon Running	

Covered if professionally organised and supervised plus you wear appropriate safety equipment and take safety precautions:

Abseiling	Gymnastics
Archery	Hiking/Trekking
Banana Boating	(between 4,000m and 6,000m)
Black Water Rafting	Horse Riding
Bungee Jumping	(no jumping)
Camel/Elephant Riding	Hot Air Ballooning
Canoeing/Kayaking	Indoor Rock Climbing
(no white water)	(with belays)
Clay Pigeon Shooting *	Jet Biking*
Fencing	Jet Skiing*
Flotilla Sailing (with professional leader)*	Paint Balling
Go Karting*	

Parascending over water
Pony Trekking
River Tubing (no white water)
Segway Riding (organised tours only)*
Shooting (not Big Game)*

Not Covered

Base Jumping
Big Game Hunting
BMX Stunt Riding
Bouldering
Boxing
Canyoning
Caving/Pot Holing
Coasteering
Cycle Racing
Dune Buggy
Flying (except as a fare paying passenger)
Free/High Diving
Gliding
Hang Gliding
Horse Jumping/Hunting
Judo/Karate/Martial Arts
Kite Surfing
Lacrosse
Micro Lighting
Motor Cycling as a driver or passenger (unless on machines of less than 125cc, you wear a helmet, and as a driver, you have held a motorcycle licence for at least 3 years and have no motoring convictions)
Mountaineering
Organised Team Sports
Parachuting
Paragliding

Sleigh riding (as a passenger)
Swimming with Dolphins
Trampolining
Water Skiing (no jumping)
White Water Rafting
Zipling/Zipwiring
Zorbing

Parascending (over land)
Participation in competitions unless otherwise agreed by us
Polo
Professional/Semi Professional Sports
Quad Biking
Rock Climbing
Sailing (outside territorial waters)
Sand Buggy
Scuba Diving (below 30m)
Shark Diving
Street Hockey
Tomb Stoning
Track Days involving motor vehicles including motorcycles
Water Ski Jumping
Weightlifting
Wrestling

Winter Sports

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter Sports cover is only available to persons aged under 65 years. Where Winter Sports cover has been purchased you are covered for up to 21 days during any one period of insurance on an Annual Multi-Trip Travel Insurance policy.

The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes and with a guide
- Ski racing arranged by ski schools for their pupils
- Sledging

Examples of Winter Sports activities not covered are:

- Bobsleighbing
- Heli Skiing
- Ice Hockey
- Luling
- Use of Skeletons
- Ski Acrobatics
- Ski Jumping

If there are activities that you intend to participate in that are not listed above, please call us to confirm whether cover is provided.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) in which you are travelling as a fare paying passenger.

Home

Your normal place of residence in the United Kingdom.

Hospital

Any institution outside the United Kingdom which meets the following criteria:-

- It has full time facilities for overnight patients.
- It has facilities for surgery, medical diagnosis and treating injured and sick people.
- It is run by medical practitioners.
- It provides 24 hour nursing supervised by State Registered Nurses.
- It is not a medical institution, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home (as defined under the Registered Homes Act, 1984 Part 1 Section 1) or a place for drug addicts or alcoholics.

Insurer

CIGNA Europe Insurance Company S.A.-N.V.

Legal Expenses

Your representative's legal fees, expenses and other costs which we have agreed or the costs of any other parties involved in the legal proceedings if you have to pay those costs. This includes costs following an out of court settlement to which we have agreed.

Loss of limb

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

Loss of Holiday

The number of days you are confined to a hospital, hotel room or cabin on your treating doctor's orders and are unable to participate in your planned trip; due to death, serious injury or illness

Loss of sight

Total and irrecoverable loss of sight.

Medical Condition

Any disease, illness or injury.

Medical Practitioner

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

Mugging

Theft or attempted theft (including that of a vehicle that you are in) involving an act of violence against you by someone not insured on this policy which results in your injury and hospitalisation.

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- transport
- accommodation
- other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package. As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Period of Insurance

For Single Trip cover from the date you start your trip (as shown on your Policy Schedule) until the date you return to your home. The maximum trip duration is 185 days.

Annual Multi-Trip Travel Insurance policies: 12 months from the date you start/renew the policy. This is limited to 31 days per trip unless you have opted to reduce or increase this limit in which case this will be detailed on your Policy Schedule. The option to extend your trip is only available to customers aged 65 and under. Trips within the United Kingdom the Channel Islands and the Isle of Man must be pre-booked and pre-paid for at least 2 nights away from your home. If you have paid an additional premium for Winter Sports cover, this is limited up to 21 days per 12 month insurance period.

Under Annual Multi-Trip Travel Insurance Section 4 – Cancellation cover shall be operative if selected from the date stated in your Policy Schedule or the time of booking

any trip (whichever is the later) and terminates on commencement of any trip or the expiry of your policy.

For all other sections of the policy, whichever cover is selected, the insurance commences when you leave your home or in respect of a business trip your place of business in the United Kingdom (whichever is the later) to commence the trip and terminates at the time of your return to your home or place of business in the United Kingdom (whichever is the earlier) on completion of the trip or the expiry of your policy.

The period of insurance is automatically extended 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

A disability which entirely prevents you from attending to business or occupations of any and every kind, which exists for 12 months after the date of the incident and is beyond hope of improvement.

Personal Money

Bank notes, currency notes and coins in current use, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets, phonecards and credit/debit or charge cards all held for private purposes.

Public Transport

Any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Representative

The solicitor or other suitably qualified person appointed to act for you.

Scheduled Airline

An airline that provides a regular service which runs to a timetable.

Single Parent Cover

One adult and up to 6 of his/her children, step children or foster children living at home aged under 18, accompanying the parent insured on the same policy travelling on any trip to the same destination.

Ski Equipment

Skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip

Any holiday, business or pleasure trip or journey made by you within the area of travel shown in your Policy Schedule which begins and ends in the United Kingdom during the period of insurance but excluding one way trips or journeys.

If Annual Multi-Trip Travel Insurance is selected any such trip over 31 days is not insured unless you have elected to reduce this to 24 days or have paid an additional premium to extend this, as detailed on your Policy Schedule. If any trip exceeds the maximum individual trip or winter sports duration there is no cover under this policy for that part of the trip that exceeds the trip limit.

Under Annual Multi-Trip Travel Insurance any trip solely within the United Kingdom, the Channel Islands and the Isle of Man is only covered where you have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Each trip under Annual Multi-Trip Travel Insurance policies is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

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 and Northern Ireland.

Valuables

Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges, headphones, electronic readers, laptops, tablets and mobile phones), computer games and associated equipment, telescopes, binoculars and satellite navigation equipment.

We/Us/Our

Cigna Insurance Services (Europe) Limited who administer the insurance on behalf of the insurer.

You/Your/Insured Person

Each person travelling on a trip whose name appears in the Policy Schedule.

Important Conditions Relating to Health

It is your commitment to us that at the time of taking out this policy or booking a trip, you are healthy, fit to travel and undertake each trip.

Your Policy Schedule includes the medical questions we asked you when taking out this policy.

If you wish to make any change or corrections to your details please contact Customer Services.

Changes in your health

1. If your health changes after you purchased your policy but before you travel, you must tell us about these changes if because of these you:
 - Have seen a doctor and have seen or been referred to a consultant or specialist
 - Have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations
2. If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either:
 - Making a cancellation claim for any pre-booked trips; or
 - Continuing the policy but without cover for your medical conditions.
 - Cancelling your policy and receiving a proportionate/partial refund (provided

that you have not made a claim or are about to).

Individuals with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside with temporarily, a close relative or close business associate, who are not insured under the policy.

If, at the time your policy starts or booking a trip, whichever was the later, any person on whom the trip depends including the person with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside with temporarily, a close relative, friend or close business associate had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that person.

General Conditions

General conditions applicable to the whole policy.

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may at our discretion cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Reasonable precautions

You must take all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen.

2. Statutory Cancellation Rights

You may cancel the policy within 14 days of receipt of the policy documents by contacting us. You will be entitled to a full refund so long as you have not claimed or started a trip in this period.

Cancellation outside the Statutory Period

We reserve the right to cancel the policy by providing 21 days notice by registered post to your last known address. Any premium refund will be calculated on a pro rata basis.

You may cancel the contract by contacting us. If you cancel the policy, you may be entitled to a pro rata refund of premium unless your policy has a duration of less than one month.

Non Payment of Premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

3. Fitness to Travel

It is a condition of this policy that when booking your trip or purchasing this policy whichever is later that you are fit to travel.

Claims Conditions

You must comply with the following conditions to have the full protection of your policy. If you do not comply we may at our discretion cancel the policy or refuse to deal with your claim or reduce the amount of any claim payment.

1. Making a claim

To make a claim please call us by phone or contact us at the address given below depending on the type of claim.

All claims except Legal Expenses

Barclays Travel Insurance Claims
1 Drake Circus
Plymouth
PL1 1QH
Telephone: 0330 102 6416

Legal Expenses only

Chancery House
St Nicholas Way
Sutton
Surrey
SM1 1JB
Telephone: 0330 100 9516

The notification must be made within 31 days or as soon as possible after that following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay.

You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your representatives must supply at your own expense all information, evidence, details of household insurance and medical certificates as required by us.

We reserve the right to require you to undergo an independent medical examination at our expense.

We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged and if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become our property.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

2. Subrogation

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.

3. Fraud

You must not act in a fraudulent manner.

If you or anyone acting for you:

- makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or

- b) makes a statement in support of a claim knowing the statement to be false in any respect or
- c) submits a document in support of a claim knowing the document to be forged or false in any respect or
- d) makes a claim in respect of any loss or damage caused by your wilful act or with your connivance.

Then we

- a) shall not pay the claim
- b) shall not pay any other claim which has been or will be made under the policy
- c) may at our discretion declare the policy void
- d) shall be entitled to recover from you the amount of any claim already paid under the policy
- e) shall not make any return of premium
- f) may inform the police of the circumstances.

General Exclusions

General Exclusions applicable to all sections of the policy.

We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism (except under Section 1 – Medical and Other Expenses and Section 3 – Personal Accident), revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. The failure or fear of failure or inability of any equipment or any computer programme, whether or not you own it, to recognise or to interpret correctly or process any date as its true calendar date, or to continue to function correctly beyond that date.
5. Your pursuit of winter sports unless an additional premium has been paid and accepted in which case cover will apply to:
 - a) the winter sports shown under Leisure & Sport Activities.
 - b) any other winter sports shown as covered in your Policy Schedule.
6. Your participation in or practice of any other sport or activity unless:
 - a) shown as covered under Leisure & Sport Activities.
 - b) shown as covered in your Policy Schedule.
7. You motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless you wear a crash helmet and, as a rider, you have held a motorcycle licence for at least 3 years and are conviction free.
8. Any claim as a result of a pre-existing medical condition or associated condition, that exists either at the time your policy starts or at the time of booking your trip (unless terms were agreed in writing by us).
9. Your use of a motorised vehicle unless a full United Kingdom driving licence is held permitting the use of such vehicles in the United Kingdom.
10. Your wilful, self-inflicted injury or illness, suicide or attempted suicide, solvent abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner but not for the treatment of drug addiction) or self-exposure to needless peril (except in an attempt to save human life).
11. Any form of alcohol abuse including alcohol withdrawal or you drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or

judgement resulting in a claim. We do not expect you to avoid alcohol on your trip but we will not cover any claim arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.

12. Your own unlawful action or any criminal proceedings against you.
13. Losses that are not directly associated with the incident that caused the claim for example, loss of earnings due to being unable to return to work following injury or illness happening while on a trip or the cost of replacing locks in the event that keys are lost while on a trip.
14. Operational duties of a member of the Armed Forces.
15. Your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office has advised the public not to travel.
16. Any liability arising from any goods, services advice, or arrangements supplied by us or any of our agents.
17. Claims where there is another insurance policy covering the same risk.
18. Costs recoverable elsewhere.
19. Any trip that had already begun when you purchased this insurance will not be covered.
20. Claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
21. You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height,

unless your life is in danger or you are attempting to save human life.

22. You not wearing a helmet whilst on a motorcycle (this includes mopeds and motorised scooters).
23. You not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

These exclusions apply to Section 4 – Cancellation, Section 5 - Curtailment, Section 1 – Medical and Other Expenses, Section 2 - Hospital Benefit and Section 3 - Personal Accident.

We will not pay any directly related claims if at any time you:

- a. travel against the advice of a medical practitioner or where you would have been advised against travel if you had sought their advice before beginning your trip;
- b. incur costs for medical treatment or consultation at any medical facility during your trip that you knew would be required before travelling;
- c. are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment;
- d. are not taking the recommended treatment or prescribed medication for a medical condition as directed by a medical practitioner;
- e. travel against health requirements stipulated by the carrier, their handling agents or any other public transport provider.

Pre-Travel Advice

For advice about visas and vaccinations you may need for your trip or for general information such as the safety of drinking water, tipping, opening hours of banks and shops at your destination and reciprocal health arrangements, contact our 24 hour pre-travel advice line on 0208 763 3196.

Reciprocal Health Agreements

EU, EEA or Switzerland

If you are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland, you are strongly advised to obtain a European Health Insurance Card (EHIC). This will entitle you to benefit from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

In the event of liability being accepted for a medical expense which has been reduced by the use of either a EHIC or private health insurance, we will not apply the deduction of a policy excess under Section 1 –Medical and Other Expenses.

Australia

If you require medical treatment in Australia, you must enrol with a local MEDICARE office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge.

If you are admitted to hospital, contact must be made with the Assistance Helpline as soon as possible and their authority obtained in respect of any treatment not available under MEDICARE.

Cover

Important Note: The following sections set out the cover available under the Barclays Travel Insurance Policy. The sections that are applicable to the insurance policy you have purchased are set out in your Policy Schedule.

Section 1 - Medical and Other Expenses

This section provides insurance for medical costs not covered under a reciprocal health agreement between the government of the United Kingdom and that of your country of loss including costs covered by the European Health Insurance Card (EHIC). This is not Private Medical Insurance.

What is covered

We will pay you up to the amount shown in your Policy Schedule for the following expenses which are necessarily incurred as a result of you suffering bodily injury or illness:

1. Medical, surgical, hospital, ambulance and nursing fees and charges incurred outside the United Kingdom.
 2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £750 incurred outside the United Kingdom.
 3. In the event of your death outside the United Kingdom up to a limit of £4,000 for the cost of funeral expenses abroad plus the cost of conveying your ashes to your home or the additional costs of returning your body to your home.
 4. Reasonable additional transport (economy class) or accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date.
- This includes, with the prior authorisation of the Assistance Helpline, reasonable additional transport or accommodation expenses for a friend or close relative to remain with you or travel to you from the United Kingdom or escort you and additional travel expenses to return you to your home if you are unable to use the return ticket. This is extended up to two people if the insured person is aged under 16 years of age.
5. With the prior authorisation of the Assistance Helpline, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. Repatriation expenses will be in respect only of the identical class of travel utilised on the outward journey unless the Assistance Helpline agree otherwise.
 6. Up to £50 per day towards the transport costs for your travelling companions to visit you in hospital if you are admitted as an in-patient for a period of 24 hours or more.

Special Conditions relating to claims

1. You must give notice as soon as possible to the Assistance Helpline or us of any bodily injury or illness which may lead to you incurring medical expenses over £500 or before any arrangements are made for your repatriation.
2. If you are injured or become ill during your trip, the Assistance Helpline may:
 - a) move you from one hospital to another and /or
 - b) arrange for you to return to the United Kingdom at any time.

They will do this if they and the treating doctor think that it is safe for you to be moved or returned to the United Kingdom. If you choose not to, our liability will end on the date it was deemed safe for you to be moved or returned to the United Kingdom.

For travel to the United States of America medical, surgical, hospital, ambulance and nursing fees and charges means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.

What is not covered

1. The excess.
2. Any claims arising directly or indirectly in respect of:
 - a) costs of telephone calls, other than:
 - i. calls to the Assistance Helpline notifying and dealing with the problem for which you are able to provide receipts or other evidence to show the cost of the calls and the numbers you telephoned
 - ii. any costs incurred by you when you receive calls on your mobile from Assistance Helpline for which you are able to provide receipts or other

- evidence to show the cost of the calls.
- b) the cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
- c) any expenses which are not usual, reasonable or customary to treat your bodily injury or illness.
- d) your pregnancy or childbirth where pregnancy has exceeded 28 weeks.
- e) any form of treatment or surgery which in the opinion of the medical practitioner in attendance and the Assistance Helpline can be delayed reasonably until your return to the United Kingdom.
- f) expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the United Kingdom.
- g) additional costs arising from single or private room accommodation.
- h) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by the Assistance Helpline.
- i) any expenses incurred after you have returned to the United Kingdom.
- j) expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
- k) expenses incurred arising from a medical condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- l) your decision not to be repatriated after the date when in the opinion of the Assistance Helpline it is safe to do so.
- m) claims where you do not comply with the treatment agreed by the treating

doctor and the Assistance Helpline doctor.

- n) for any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.

3. Claims where you do not comply with the treatment agreed by the treating doctor and the Assistance Helpline doctor.

4. Anything mentioned in the General Exclusions.

You should also refer to the Important Conditions Relating to Health section.

Section 2 - Hospital Benefit

What is covered

We will pay you £30 for every complete 24 hours you have to stay in hospital as an in-patient outside the United Kingdom up to the amount shown in your Policy Schedule as a result of bodily injury or illness you sustain.

We will pay the amount above in addition to any amount payable under Section 1 – Medical and Other Expenses.

Special Conditions relating to claims

You must give notice as soon as possible to the Assistance Helpline or us of any bodily injury or illness which necessitates your admittance to hospital as an in-patient.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital.
 - b) hospitalisation relating to any form of treatment or surgery which in the opinion of the medical practitioner in attendance and the Assistance Helpline can be delayed reasonably until your return to the United Kingdom.
 - c) any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - d) hospitalisation as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - e) any additional period of hospitalisation following your decision not to be

repatriated after the date when in the opinion of the Assistance Helpline it is safe to do so.

2. Any claims not covered under Section 1 – Medical and Other Expenses.
3. Anything mentioned in the General Exclusions.

Section 3 - Personal Accident

What is covered

If during the trip you sustain a bodily injury and within 12 months you become disabled or die because of the injury, and the injury is the sole cause of death or permanent total disability, we will pay you or your dependants up to the amount shown in your Policy Schedule if you:

- a) die
- b) suffer loss of limb or loss of sight in one or both eyes
- c) suffer permanent total disability from all gainful employment.

We will only pay one of the above benefits for each insured person if it related to the same accident.

If an insured person is under 16 or 65 or over we will only pay £2,500 for benefit a), b) and c).

Special Conditions relating to claims

Our medical practitioner may examine you as often as they deem necessary in the event of a claim.

Provisions

Benefit is not payable to you:

- i) under more than one of items a), b) or c).
- ii) under item c) until one year after the date you sustained your bodily injury.
- iii) under item c) if you are able or may be able to carry out any gainful employment or gainful occupation.

What is not covered

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Anything mentioned in the General Exclusions.

Section 4 - Cancellation

What is covered

We will pay you up to the amount shown in your Policy Schedule for your share of any irrecoverable unused travel and accommodation (including excursions) and other pre-paid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if you are forced to cancel any part of your trip prior to its commencement, as the direct and necessary result of any cause outside of your control, which was unforeseen at the time your policy was purchased or at the time your policy started or at the time of booking your trip whichever is the later

You may claim only under Section 4 – Cancellation or Section 5 – Curtailment for the same event, not both.

Special Conditions relating to claims

1. If you fail to notify the travel agent, tour operator or provider of transport/accommodation immediately upon finding it necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
2. If you cancel the trip due to bodily injury or illness you must provide a medical certificate from a medical practitioner stating that this necessarily and reasonably prevented you from travelling.
3. If you cancel the trip due to your public transport being delayed at your departure point you must:
 - a) check in according to the itinerary supplied to you.
 - b) obtain confirmation from the scheduled transport provider (or their handling agents) in writing of the number of hours of delay and the reason for the delay.

c) comply with the terms of contract of the travel agent, tour operator or provider of transport.

4. You must get (at your own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
5. You must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. The excess.
2. Any loss in respect of Air Passenger Duty (this can be reclaimed by you through your travel agent or airline) or credit card charges
3. Any claim if, at the time your policy starts or booking a trip, whichever was the later, any person on whom the trip depends including the person with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside with temporarily, a close relative, friend or close business associate had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation,

investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)

- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
4. Any claim following the death, injury or illness to your animals other than horses, domestic dogs or domestic cats.
 5. Any unused or refundable portion of your original travel ticket where repatriation has been made.
 6. Any claim as a result of your failure to have a pre-paid return ticket to the United Kingdom at the start of your trip unless otherwise agreed by us in writing.
 7. Any costs arising from your pregnancy or childbirth where pregnancy has exceeded 28 weeks.
 8. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
 9. Any claim for reward points without monetary value, such as Air Miles or Avios points.
 10. Any costs or charges paid or discharged by the use of promotional vouchers or awards of any description.
 11. You cancelling because of:
 - your disinclination to travel; or
 - your loss of enjoyment of the trip; or
 - reasons which are unnecessary and avoidable.
 12. Any claim because of financial circumstances, other than as a result of redundancy under the current UK redundancy payment legislation (where

you or your travelling companion have been continuously employed on a permanent basis by the same employer and are not on a short-term fixed contract) and you, or your travelling companion have been given a notice of redundancy and are receiving payment under the current redundancy payments legislation and at the time your policy starts or when booking the trip whichever is the later you, or your travelling companion had no reason to believe that you, or your travelling companion would be made redundant.

13. Any claim because you or any other person on whom the trip depends, has to attend a court of law unless they have been called up for compulsory jury service or are being called as a witness (but not as an expert witness).
14. Any claim caused by you no longer being in a relationship/friendship with your travelling companion or person with whom you had arranged to stay.
15. Any claim as a result of your failure to have a valid passport, visa or other relevant travel permissions unless they have been lost, stolen or damaged as a result of theft, fire or water within 14 days of the start of your trip.
16. Any loss where the treatment for which you have been on a waiting list or where you were aware of the need for treatment, at the time of purchasing this insurance or booking your trip whichever was the later, results in you making a claim. For example, where the date of your treatment results in the cancellation of your trip.
17. Anything mentioned in the General exclusions.

You should also refer to the Important Conditions Relating to Health section.

Section 5 - Curtailment/Loss of Holiday

What is covered

We will pay you up to the amount shown in your Policy Schedule for the pro-rata cost of any irrecoverable unused travel and accommodation (including excursions) and other pre-paid charges which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred if you are forced to cut short your trip as the direct and necessary result of any cause outside of your control, that happened after the start of your trip, which was unforeseen at the time your policy was purchased or at the time your policy started or at the time of booking your trip whichever is the later.

This cover extends to include the loss of holiday, where applicable, for a period in excess of 24 hours.

You may claim only under Section 4 – Cancellation or Section 5 – Curtailment for the same event, not both.

Special Conditions relating to claims

1. You must obtain a medical certificate from the medical practitioner in attendance and prior approval of the Assistance Helpline to confirm the necessity to either:
 - a) return home prior to curtailment of the trip due to death, bodily injury or illness, or
 - b) remain in hospital for the rest of the trip due to bodily injury or illness.
2. You must obtain a medical certificate from the medical practitioner in attendance confirming their order for you to remain confined to a hospital, hotel room or cabin, if applicable.
3. You must contact the Assistance Helpline for assistance if you need to curtail your trip for an insured reason.

4. If you fail to notify the travel agent, tour operator, or provider of transport or accommodation as soon as you find out it is necessary to curtail the trip the amount we will pay will be limited to the charges that would have applied otherwise.
5. If your accommodation is made uninhabitable you must obtain written confirmation from the company providing the service or the local Police that you could not use your accommodation and the reason for this.
6. If you are curtailing your trip (which includes loss of holiday) payments will be calculated on a pro-rata basis taking into consideration all irrecoverable travel, accommodation and excursion expenses. If you are unable to revalidate your return ticket we will pay for your repatriation costs up to the same class of travel as on your outward journey.

What is not covered

1. The excess.
2. Any loss in respect of Air Passenger Duty (this can be reclaimed by you through your travel agent or airline) or credit card charges
3. Any claim if, at the time your policy starts or booking a trip, whichever was the later, any person on whom the trip depends including the person with whom you are travelling or have arranged to travel, a person with whom you have arranged to reside with temporarily, a close relative, friend or close business associate had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition,

- at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
4. Any claim following the death, injury or illness to your animals other than horses, domestic dogs or domestic cats.
 5. Any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Assistance Helpline in advance.
 6. Any unused or refundable portion of your original travel ticket where repatriation has been made.
 7. Any claim as a result of your failure to have a pre-paid return ticket to the United Kingdom at the start of your trip unless otherwise agreed by us in writing.
 8. Any costs arising from your pregnancy or childbirth where pregnancy has exceeded 28 weeks.
 9. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
 10. Any claim for reward points without monetary value, such as Air Miles or Avios points.
 11. Any costs or charges paid or discharged by the use of promotional vouchers or awards of any description.
 12. You cutting short your trip because of:
 - your disinclination to travel; or
 - your loss of enjoyment of the trip; or
 - reasons which are unnecessary and avoidable.
 13. Any claim because of financial circumstances, other than as a result of redundancy under the current UK redundancy payment legislation (where you or your travelling companion have been continuously employed on a permanent basis by the same employer and are not on a short-term fixed contract) and you, or your travelling companion have been given a notice of redundancy and are receiving payment under the current redundancy payments legislation and at the time your policy starts or when booking the trip whichever is the later you, or your travelling companion had no reason to believe that you, or your travelling companion would be made redundant.
 14. Any claim because you or any other person on whom the trip depends, has to attend a court of law unless they have been called up for compulsory jury service or are being called as a witness (but not as an expert witness).
 15. Any claim as a result of your failure to have the required passport or visa unless either has been lost, stolen or damaged as a result of theft, fire or water during your trip.
 16. Any claim caused by you no longer being in a relationship/friendship with your travelling companion or person with whom you had arranged to stay.
 17. Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement.
 18. Any accommodation costs, charges and expenses where the tour operator has offered reasonable alternative travel and accommodation arrangements.
 19. Any claim for loss of holiday not supported by a medical certificate from your treating medical practitioner confirming the number of days that you were confined to a hospital, hotel room or cabin.
 20. Anything mentioned in the General exclusions.

You should also refer to the Important Conditions Relating to Health section.

Section 6 - Travel delay

The benefit provided under 1. below is intended to provide compensation if you are delayed at your point of departure and is only applicable if you have travelled there and checked-in. If you have not travelled to your departure point you will not be covered even if you have checked-in online.

What is covered

If departure of the public transport on which you are booked to travel is delayed at your final departure point for at least 12 hours from the scheduled time of departure due to:

- a) strike
- b) industrial action
- c) adverse weather conditions
- d) mechanical breakdown of or a technical fault occurring in the public transport on which you are booked to travel

We will pay you:

1. £25 for the first completed 12 hours delay and £20 for each full 12 hours delay thereafter up to £125 or
2. Up to the amount shown in the Schedule of Benefits for the cover level you have selected under Section 4 – Cancellation for your share of any irrecoverable unused travel and accommodation costs and other pre-paid charges which you have paid or are contracted to pay if after a minimum 12 hours has elapsed, you choose to cancel your trip.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may claim only under this section or Section 7 – Missed Departure & Connection for the same event, not both.

Special Conditions relating to claims

1. You must check in according to the itinerary supplied to you.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The excess.
2. Claims arising directly or indirectly from:
 - a) strike or industrial action or air traffic control delay existing or publicly declared by the date this insurance is purchased by you.
 - b) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
3. Anything mentioned in the General Exclusions.

Section 7 - Missed Departure & Connection

What is covered

We will pay you up to the amount shown in your Policy Schedule for reasonable additional accommodation (room only) and travel expenses necessarily incurred in:

- reaching your destination; or
- reaching your next destination if you are on a multi-centre holiday as shown in your itinerary; or
- returning to your home in the United Kingdom

if you fail to arrive at the departure point in time to board the scheduled public transport on which you are booked to travel on the initial or any connecting journey of the trip as a result of:

- a) scheduled public transport services failing to get you there in time due to strike, industrial action, adverse weather conditions or mechanical breakdown
- b) an accident to or breakdown of the vehicle in which you are travelling.
- c) a delay involving your own vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website or on television, news bulletins or in the press.
- d) You being involuntarily denied boarding (because there are too many passengers for the seats available).

If your trip is for a duration of:

- 4 days or less; or
- 5 days or more, where no on-going public transport is available for 36 hours or more

we will consider a claim to curtail your trip if you

miss your departure due to one of a), b), c) or d) above, if your preference is to abandon your trip and not continue to your destination.

You may claim only under this section or Section 6 – Travel Delay for the same event, not both.

Special Conditions relating to claims

1. In the event of a claim arising from any delay occurring following an accident to or breakdown of the vehicle in which you are travelling you must obtain written confirmation from the carrier, police or relevant transport authority confirming the delay and stating its cause.
2. In the event that the vehicle in which you are travelling is delayed by heavy traffic or road closures you must obtain confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website or on television, news bulletins or in the press.
3. You must allow sufficient time for the journey to your departure point and also include enough time to complete the boarding process at your point of departure.

What is not covered

1. The excess.
2. Claims arising from:
 - a) strike or industrial action existing or declared publicly by the date this insurance is purchased by you.
 - b) an accident to or breakdown of the vehicle in which you are travelling for which a professional repairer's report is not provided.

- c) breakdown of any vehicle in which you are travelling if the vehicle is owned by you and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
 - d) withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country.
 - e) Your failure to allow sufficient time to reach your destination and comply with the recommended times for check-in/ security clearance.
3. Additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements.
 4. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
 5. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
 6. Any costs which you would have expected to pay during your trip.
 7. Any claims arising from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip.
 8. Scheduled flights not booked in the United Kingdom.
 9. Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer.
 10. Any claim arising from denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport or other documentation required by the transport provider or their handling agent.
 11. Any claim where you had not allowed sufficient time for the journey to your departure point and allowed enough time to complete the boarding process at your point of departure.
 12. Any claim arising from denied boarding due to you holding a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw your rights to a seat without penalty.
 13. Anything mentioned in the General Exclusions.

Section 8 - Replacement Flight

This section provides cover for costs not forming part of a package holiday.

What is covered

We will pay up to £1,500 for each insured person for

1. Irrecoverable flight costs paid in advance in the event of insolvency of your scheduled airline prior to departure; or
2. In the event of insolvency of your scheduled airline after departure:
 - a) additional pro rata costs incurred by you in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - b) the cost of return flights to the United Kingdom to a similar standard to that originally booked, if abandonment of the trip is unavoidable.

What is not covered

1. Scheduled flights not booked in the United Kingdom.
2. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
3. The financial failure of
 - a) any scheduled airline which is insolvent at the date this insurance is purchased by you or at the time of booking any trip (whichever is the later)
 - b) any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight.
4. Costs which you can recover from elsewhere. For example, payments

recoverable from your credit or debit card issuer.

5. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance started or the time of booking any trip (whichever is the later).
6. Any claim for additional travel and accommodation costs which are of a higher standard than that of your originally pre-booked travel and accommodation.

Section 9 - Substitute Accommodation Cover

This section provides cover for costs not forming part of a package holiday.

What is covered

We will pay you for reasonable additional accommodation and transport costs incurred, up to the standard of your original booking up to the amount shown on your Policy Schedule under the Cancellation section if you need to move to alternative accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation as a result of the following events:

1. Insolvency of the providers of your accommodation.
2. Fire, flood, earthquake, explosion, hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.
3. An outbreak of food poisoning or an infectious disease.

Special Condition relating to claims

You must obtain written confirmation from the company providing the service or the local Police that you could not use your accommodation and the reason for this.

What is not covered

1. The excess.
2. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
3. Any costs incurred by you which are recoverable from the company providing the

- accommodation or for which you receive or are expected to receive compensation or reimbursement.
4. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
5. Any costs which you would have expected to pay during your trip.
6. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is started or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip.
7. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you.
8. Any claim for additional travel and accommodation costs which are of a higher standard than that of your originally pre-booked travel and accommodation.
9. Anything mentioned in the General Exclusions.

Section 10 - Enforced Stay

This section provides cover for costs not forming part of a package holiday.

What is covered

We will pay you:

- a) up to £100 for every complete 24 hour period that you are unable to reach your destination/return to your pre-booked accommodation/return home, up to a maximum of £1,500 or
- b) up to £1,000 for any necessary and reasonable additional travel expenses where after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to reach your destination/return to your pre-booked accommodation/return home and your travel provider cannot provide alternative travel arrangements.

If you are unable to:

1. Reach your pre-booked accommodation at your intended destination or
2. Return to your pre-booked accommodation whilst on a pre-booked excursion during your trip or
3. Return home to the United Kingdom on your scheduled return date due to
 - a) the airspace being closed or
 - b) the airport or port that you are scheduled to travel from or through is closed (and you purchased your ticket before it was announced the airport/port was closed); or
 - c) the Channel Tunnel is closed (and you purchased your ticket before it was announced the tunnel was closed) or
 - d) you being involuntarily denied boarding (because there are too many passengers for the seats available) or

- e) your flight is diverted or re-directed after take-off or
- f) the failure of public transport services.

We will also pay up to £200 for emergency replenishment of prescription medication that you require to prevent a deterioration or exacerbation of a pre-existing medical condition, in the event that your existing supplies run out after the date that you were scheduled to return home.

Special Conditions relating to claims

1. You must get (at your own expense) written confirmation from the transport provider (or their handling agent) of the cancellation, number of hours of delay or being denied boarding and the reason for these together with details of any alternative transport offered.
2. You must comply with the terms of contract of the transport provider and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of denied boarding, cancellation or long delay of flights.

What is not covered

1. In respect to part (b) only, the refunded amount of any unused return travel costs recoverable from your originally booked travel provider or any other source.
2. The cost of prescription medication where you have not declared a pre-existing medical condition(s) or declined to accept the terms of our medical pre-screening which apply to your pre-existing medical condition(s).

3. The cost of prescription medicine where you have not taken sufficient supplies with you to last the period of your trip.
4. Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
5. Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement.
6. Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements.
7. Any costs which you would have expected to pay during your trip.
8. Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you.
9. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later).
10. Any claim arising directly or indirectly from denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport or other documentation required by the transport provider or their handling agent.
11. Any claim arising directly or indirectly from denied boarding due to you holding a standby or concessionary fare ticket that allows the transport provider or their handling agent to withdraw your rights to a seat without penalty.
12. Claims arising directly or indirectly from an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
13. Anything mentioned in the General Exclusions.

Section 11 - End Supplier Failure

This section provides cover for costs not forming part of a package holiday.

What is covered

We will pay up to £750 in total under this section for each insured person for irrecoverable costs paid in advance in the event of the insolvency of the providers of your:

- a) airport car parking
- b) hire car/camper van
- c) coach or ferry operator
- d) excursions (including theme parks).

The maximum we will pay under this section is £750.

What is not covered

1. Airport car parking, hire car or camper van, coach or ferry operator and excursions (including theme parks) not booked in the United Kingdom.
2. The financial failure of any provider of airport car parking, hire car or camper van, coach or ferry operator and excursions (including theme parks) which is insolvent at the date this insurance is purchased by you or at the time of booking any trip (whichever is the later)
3. Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer or travel or tour operator.
4. Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance started or the time of booking any trip (whichever is the later).

Section 12 - Baggage

What is covered

We will pay you up to the amounts shown in your Policy Schedule for the accidental loss of, theft of or damage to your baggage.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation or we may at our discretion replace, reinstate or repair the lost or damaged baggage.

The maximum we will pay for:

1. Any one article, pair or set of articles
2. The total for all valuables

is the amount shown in your Policy Schedule.

In respect of prescription spectacles the limit is £300 and for the cost of replacement keys (house and/or car only) the limit is £250.

Special Conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all baggage.
2. If baggage is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. The excess.
2. Loss, theft of or damage to valuables left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, deposit box or left in your locked personal, private accommodation.
3. Loss, theft of or damage to baggage (but not valuables as exclusion 2 above applies) contained in an unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the glove compartment or the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
4. Loss, theft of or damage to baggage (but not valuables as exclusion 2 above applies) left unattended in a place to which the general public has access e.g. on a beach/ around a swimming pool/in a luggage storage room) or left in the custody of anyone other than an insured person or your travelling companion.
5. Loss or damage due to delay, confiscation or detention by customs or other authority.
6. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
7. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
8. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
9. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.
10. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing, or restoring, mechanical or electrical breakdown.
11. Anything mentioned in the General Exclusions.

Section 13 - Delayed Baggage

What is covered

We will pay up to £150 for each complete 12 hours you are without your baggage up to the amount shown in your Policy Schedule for each insured person for the cost of buying essential items if your baggage has been delayed or misplaced by the carrier during the outward part of your trip.

If we pay your claim under this section we will deduct the amount from the final settlement of any claim you make under Section 12 – Baggage, if the baggage is found to be permanently lost.

Special Conditions relating to claims

1. If your baggage is delayed whilst in the care of your carrier you must report to them, in writing, details of the loss whilst in their care. In the case of an airline, you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
2. You must keep detailed receipts for all essential replacement items purchased.

What is not covered

1. Anything mentioned in the General Exclusions.

Section 14 - Personal Money

What is covered

We will pay you up to the amount shown in your Policy Schedule for the accidental loss of, theft of or damage to your personal money. In respect of foreign currency, cover is also operative during the 72 hours immediately preceding your departure on the outward journey.

The maximum we will pay if you are under the age of 16 for bank notes, currency notes and coins is £50.

Special Conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of your personal money.
2. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. The excess.
2. Loss, theft of or damage to personal money left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked personal, private accommodation.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
5. Anything mentioned in the General Exclusions.

Section 15 - Loss of Passport or Driving Licence

What is covered

We will pay you up to the amount shown in your Policy Schedule following the accidental loss of, theft of or damage to your passport (including visas) or driving licence for:

1. Reasonable additional travel and accommodation expenses necessarily incurred abroad to obtain a replacement of your lost or stolen passport or visa or driving licence.
2. A temporary travel permit whilst you are on your trip.
3. A replacement passport or driving licence when you are back in the United Kingdom.

Contact us on (+44) 208 763 3431 and we will advise you how to replace lost or stolen passports.

We will also help you complete your replacement passport forms and arrange for them to be sent to the local British Embassy Consulate. You will then be advised what time you need to be there to present your signed forms and relevant documentation in order for you to pick up your replacement passport. If you are continuing with your travel outside of the UK, we can help arrange for your visas and replacement passport to allow you to continue with your holiday.

Special Conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of your passport or driving licence.

2. If your passport, visa or driving licence is lost, stolen or damaged while in the care of a hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
3. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. The excess
2. Loss, theft of or damage to your passport, visa or driving licence left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked personal, private accommodation.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Anything mentioned in the General Exclusions.

Section 16 - Mugging

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

What is covered

We will pay £50 per 24 hours up to the limit shown in your Policy Schedule in addition to any medical expenses incurred under Section 1 –Medical and Other Expenses of this policy if you are mugged and, as a result of your injuries received from the mugging, are admitted as an in-patient to a hospital abroad.

What is not covered

1. You must report to the local Police within 24 hours or as soon as possible after that and obtain written confirmation of your injuries and period of in-patient treatment from the hospital.
2. Any claims arising from trips taken within the United Kingdom.
3. Anything mentioned in the General Exclusions.

Section - 17 Hijack

What is covered

We will pay a benefit of £50 per full 24 hours up to the amount shown on your Policy Schedule for the duration of the hijack.

Special Conditions relating to claims

You must produce independent evidence in writing to support your claim.

What is not covered

1. Any claim where you or your business connections have engaged in activities that could be expected to increase the risk of hijack.
2. Anything mentioned in the General Exclusions.

Section 18 - Personal Liability

What is covered

We will pay up to the amount shown in your Policy Schedule (inclusive of 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 in respect of accidental:

1. bodily injury, death, illness or disease to any person who is not in your employment or who is not a close relative or member of your household.
2. loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

Special Conditions relating to claims

1. You must give us written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to us 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 written consent.
4. We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may require.

5. In the event of your death, your representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

What is not covered

1. Compensation or legal costs arising directly or indirectly from:
 - a) liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
 - b) pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, watercraft (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or domestic cats), or firearms (other than guns being used for sport).
 - d) the transmission of any communicable disease or virus.
 - e) ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation).
2. Anything mentioned in the General Exclusions.

Section 19 - Legal Expenses

What is covered

We will pay the legal expenses incurred by you or your representative, up to the amount shown in your Policy Schedule, in the pursuit of compensation and/or damages against a third party arising from or out of your personal injury or death as a direct result of an accident.

Special Conditions relating to claims

1. Notification

You must inform us by filling in a claim form within 90 days of the commencement of the event giving rise to the claim. You must give us a full and truthful account of the details of your claim. Until you have told us about the claim and we have given our agreement, we will not be responsible for any legal expenses.

2. Selection of Appointed Representative

You are free to choose a representative (by sending us a suitably qualified person's name and address) if:

- a) we agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
- b) there is a conflict of interest.

We will consider your choice of representative and will approve your choice if you can satisfy us that your nominated representative has the appropriate skills and experience to handle your claim. If we cannot agree with your choice of representative we will explain why and you may choose another suitably qualified person. If we and you cannot reach agreement then Special Condition 3 will apply.

3. Arbitration

If there is a dispute between you and us about this section of the policy, it can be

taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom you and us agree to. If we cannot agree with you on an arbitrator, the President of the Law Society (or similar organisation) will choose the arbitrator. The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in favour of one side, the arbitrator will decide who pays the costs. If you lose or are asked to pay a share of the costs, those costs will not be covered under this policy.

4. Co-operation

We must be able to contact the appointed representative. You and the appointed representative must co-operate with us and tell us about developments concerning your case. We must be able to have access to the appointed representative's files if we request this.

5. Settlement

You must tell us if an offer is made to settle the legal proceedings. You must not negotiate or agree to settle the dispute without having our agreement beforehand. If you do not accept a reasonable offer, we may not continue to support your claim.

6. Payment of Bills

You must send us all bills for the appointed representative's legal expenses as soon as you receive them. You must confirm to us that any charges you have to pay are acceptable and that we may pay the bill for you.

7. Recovery

You and your representative must take every step to recover legal expenses. If we pay legal expenses up to the maximum for any one claim and you pay more legal expenses to end your case,

You and us will share any legal expenses that are recovered. You and us will each receive the same percentage as was paid.

8. Claims Evidence

We will require the following evidence:

- A doctor's certificate in respect of accidental personal injury or death certificate in respect of accidental death.
- Any independent witness statements.
- Any available supporting documentary evidence (including photographs if possible).

What is not covered

We will not pay for:

1. Legal expenses incurred prior to the granting of support by us.
2. Any claim reported more than 90 days after the start of the event giving rise to such a claim.
3. Any claim where, in our opinion, there is insufficient prospect of success in obtaining a reasonable benefit.
4. Damages or fines you have to pay.
5. Claims arising from a trip solely within the United Kingdom.
6. Any claim arising from your business or professional activities.
7. Legal expenses incurred in relation to a dispute between you and us other than as detailed under the Arbitration clause.
8. Any legal expenses which are dependent upon the successful outcome of the case.
9. Anything mentioned in the General Exclusions.

Section 20 - Winter Sports (only operative if indicated in your Policy Schedule)

Cover in respect of this section operates if the appropriate additional premium has been paid and you are aged under 65.

A. SKI EQUIPMENT

What is covered

We will pay you up to £1,000 for the accidental loss of, theft of or damage to your own ski equipment, or up to £500 for hired ski equipment. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, (or we may at our discretion replace, reinstate or repair the lost or damaged ski equipment).

The maximum we will pay for any one article, pair or set of articles is £250.

Special Conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).

- c) retain all travel tickets and tags for submission if a claim is to be made under this policy.

3. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. The excess.
2. Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or
 - b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
5. Damage to ski equipment where the damage occurred whilst the ski equipment was in use.

6. Anything mentioned in the General Exclusions.

B. HIRE OF SKI EQUIPMENT

What is covered

We will pay you up to £50 per day up to £500 for the cost of hiring replacement ski equipment as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of your own ski equipment.

Special Conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of your own ski equipment.
2. If ski equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If ski equipment is lost, stolen or damaged whilst in the care of an airline you must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help you substantiate your claim.

What is not covered

1. Loss, theft of or damage to ski equipment contained in or stolen from an unattended vehicle:
 - a) overnight between 9 p.m. and 9 a.m. (local time) or

- b) at any time between 9 a.m. and 9 p.m. (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view.

2. Loss or damage due to delay, confiscation or detention by customs or other authority.
3. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
4. Loss or damage to ski equipment where the damage occurred whilst the ski equipment was in use.
5. Anything mentioned in the General Exclusions.

C. SKI PACK

What is covered

We will pay you up to £400 for the unused portion of your ski pack (ski school fees, lift passes and hired ski equipment) following your bodily injury or illness or for the unused portion of your lift pass if lost.

Special Conditions relating to claims

You must provide written confirmation from a medical practitioner that such bodily injury or illness prevented you from using your ski pack.

What is not covered

1. Anything mentioned in the General Exclusions.

D. PISTE CLOSURE

What is covered

We will pay you up to £25 per day up to £250 for the cost of transport organised by the tour

operator to an alternative site if lack of snow conditions or avalanche results in the closure of skiing facilities (excluding cross-country skiing) in your resort and it is not possible to ski.

The cover only applies to:

1. the resort which you have pre-booked for a period exceeding 12 hours and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of your trip and
2. trips taken outside the United Kingdom during the published ski season for your resort. If no alternative sites are available we will pay you compensation of £25 per day up to the amount shown in your Policy Schedule.

Special Conditions relating to claims

1. You must obtain written confirmation from the tour operator (or their representative) of the number of days skiing facilities were closed in your resort and the reason for the closure.

What is not covered

1. Any circumstances where costs, compensation or alternative skiing facilities are provided to you.
2. Anything mentioned in the General Exclusions.

E. AVALANCHE DELAY

What is covered

We will pay up to £500 for extra travel and accommodation if an avalanche or landslide delays your arrival at or departure from your booked resort.

Special Conditions relating to claims

1. You must obtain written confirmation from the appropriate authority to confirm the period of delay.

2. You will also need to tell us the scheduled time of your arrival/departure and the actual time of your arrival/departure.

What is not covered

1. Any expenses you can claim under any other insurance or elsewhere.
2. Anything mentioned in the General Exclusions.

Section 21 - Golf Cover (only operative if indicated in your Policy Schedule)

Cover in respect of this section operates if the appropriate additional premium has been paid.

Special definition applying to this section Golf clubs

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

A. GREEN FEES

What is covered

Under Section 4 – Cancellation and Section 5 – Curtailment we will pay up to £250 for pre-booked green fees, which are not refundable and which you are unable to use if:

1. You have to cancel or curtail your trip.
2. Your departure to your destination is delayed for more than 12 hours.
3. You have a valid claim under Section 1 – Medical and Other Expenses, which supported by a medical report from your treating medical practitioner that confirms you were unable to play golf.

What is not covered

1. The exclusions set out under 'What is not covered' in Section 4 – Cancellation, Section 5 – Curtailment and Section 1 – Medical and Other Expenses.

B. GOLF EQUIPMENT HIRE

What is covered

We will pay up to £40 per day towards the cost of hiring replacement equipment for each day your golf clubs are unavailable up to £400 per insured person during any one trip if your golf clubs have been delayed or misplaced by your airline or carrier for more than 12 hours during the outward part of your journey and you would be unable to use your pre-booked green fees.

Special Conditions relating to claims

1. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
2. If your baggage is lost, damaged or stolen whilst in the care of your carrier you must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
3. You must keep detailed receipts for the replacement golf clubs hired.
4. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What is not covered

1. The exclusions set out under 'What is not covered' in Section 13 – Delayed Baggage.

C. GOLF EQUIPMENT

What is covered

We will pay up to £1,500 in respect of each insured person if during your trip your golf clubs are lost, damaged or stolen and not recovered.

Special Condition relating to claims

You must obtain written confirmation from the carrier of the number of hours delay.

What is not covered

1. Golf clubs whilst in use.
2. The exclusions set out under 'What is not covered' in Section 12 – Baggage.
3. Anything mentioned in the General Exclusions.

D. HOLE-IN-ONE

What is covered

We will pay up to £75 if you score a 'hole-in-one' during a competition.

Special Conditions relating to claims

You must submit your score card, signed by you and a witness and countersigned by the club professional or the General Secretary.

What is not covered

1. Anything mentioned in the General Exclusions.

Section 22 - Business travel (only operative if indicated in your Policy Schedule)

Cover in respect of this section operates if the appropriate additional premium has been paid.

A. BUSINESS EQUIPMENT

What is covered

In addition to the cover provided under Section 12 – Baggage, we will pay you up to:

1. £1,000 for the accidental loss of, theft of or damage to business equipment and up to £500 in respect of business samples
2. £150 for emergency courier expenses necessarily incurred in replacing business equipment or business samples essential to your intended business itinerary.

The amount payable will be the current market value, which takes into account a deduction for wear, tear and depreciation, (or we may at our discretion replace, reinstate or repair the lost or damaged business equipment or business samples).

The maximum we will pay for any one article, pair or set of articles is £500.

Special Conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all business equipment or business samples.
2. If business equipment or business samples are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the delay, loss, theft or damage and obtain written confirmation.

If business equipment or business samples are lost, stolen or damaged whilst in the care of an airline you must:

- a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. The excess of each and every claim per incident for each insured person.
2. Business equipment or business samples left unattended at any time (including in the custody of a carrier) unless deposited in a hotel safe, safety deposit box, left in your locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which you are travelling and evidence of forcible and violent entry to the vehicle is available.
3. Loss or damage due to delay, confiscation or detention by customs or other authority.

4. Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth vermin by any process of cleaning, repairing or restoring mechanical or electrical breakdown.
5. Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when we will pay up to the makers latest list price.
6. Anything mentioned in the General Exclusions.

B. BUSINESS EQUIPMENT DELAY

What is covered

In addition to Section 13 – Baggage Delay we will pay you up to £500 for the cost of buying essential items if your business equipment or business samples are misplaced by your carrier for more than 12 hours during the outward part of your business trip.

Special Conditions relating to claims

1. If your baggage is delayed whilst in the care of your carrier you must report to them, in writing, details of the loss whilst in their care. In the case of an airline obtain a Property Irregularity Report.
2. You must keep detailed receipts for all essential replacement items purchased.

What is not covered

1. Anything mentioned in the General Exclusions.

C. BUSINESS EQUIPMENT HIRE

What is covered

1. We will pay you up to £500 for the emergency hire of replacement business equipment if your business equipment or business samples are:

- a) accidentally lost, stolen or damaged
- b) misplaced by your carrier for more than 12 hours during the outward part of your business trip.

Special Conditions relating to claims

As per the conditions set out in covers A. and B. above.

What is not covered

1. The exclusions set out under What is not covered in covers A. and B.

D. BUSINESS MONEY

What is covered

We will pay you up to £1,000 for the accidental loss of, theft of or damage to business money. The maximum we will pay in respect of cash is £500.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft.
2. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

1. The excess of each and every claim per incident for each insured person
2. Loss, theft of or damage to business money unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
3. Loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.

4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
6. Anything mentioned in the General Exclusions.

E. REPLACEMENT STAFF

What is covered

We will pay up to £1,000 for reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take your place on a pre-arranged business trip in the event that:

1. you die.
2. you are unable to make the business trip due to you being hospitalised or totally disabled as confirmed in writing by a medical practitioner.
3. your close relative or close business associate in the United Kingdom dies, is seriously injured or falls seriously ill.

Special Conditions relating to claims

1. All losses must be supported by a report from a medical practitioner.
2. Receipts for costs being claimed must be retained as these will help you to substantiate your claim.

What is not covered

1. Additional costs under 2 above if you were totally disabled, hospitalised or you were on a waiting list to go into hospital at the time of arranging the business trip.
2. Additional costs under 2 and 3 above if you were aware of circumstances at the time of arranging the business trip which could reasonably have been expected to give rise to cancellation of the business trip.
3. Any loss or damage arising out of you engaging in manual work.
4. Interruption of your business or any other non-insured loss.
5. Anything mentioned in the General Exclusions.

Complaints Procedure

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please let us know. If we cannot help you and you remain dissatisfied, please contact the Customer Relations Team.

Post: Barclays Travel Insurance
Customer Relations Department
1 Drake Circus
Plymouth, PL1 1QH

Telephone: 0330 100 7701. For your protection calls may be recorded and may be monitored.

E.mail: customerrelations.plymouth@cignainsurance.co.uk

What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

Post: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone 0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

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

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may

take further action if you wish. Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Alternatively - Online sales only

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance. Should you need to escalate your complaint further ODR will transmit your complaint to FOS after 30 days.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr> Please quote our e-mail address: customerrelations.plymouth@cignainsurance.co.uk

Is CIGNA Europe Insurance Company S.A.-N.V. covered by the Financial Services Compensation Scheme (FSCS)?

CIGNA Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

**You can get this in Braille, large print or audio by calling
0800 400 100* (via Text Relay if appropriate) or by ordering
online from barclays.co.uk/accessibleservices/**

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register no 312078). Registered in England. Registered No: 973765. Registered Office: 1 Churchill Place, London E14 5HP.

Cigna Insurance Services (Europe) Limited is registered in England & Wales No.4617110. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey. SM1 1JB. Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority Financial Services register no 310671

Cigna Europe Insurance Company S.A.-N.V., UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey, SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0800 111 6768 or 0300 500 8082.

BARTRVPD (07-16)