



Bronze cover

Single and Annual Multi Trip Policies

Single trip – RTACC40029-01 A&B
Annual Multi-trip – RTACC40029-02 A&B

This policy is for residents of the United Kingdom, the Channel Islands or British Forces Posted Overseas only For policies issued from **24/07/2020** to **31/03/2021**

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

contact our 24 hour assistance team advice line on:

+44 (0) 203 829 6745

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact the claims department on:

+ 44 (0) 203 829 6761

IF YOU NEED LEGAL ADVICE:

contact DAS Legal Expenses Insurance Company Limited (DAS) on:

+44 (0) 117 934 0553

FOR GADGET CLAIMS PLEASE CONTACT THE CLAIMS ADMINISTRATORS:

+44 (0) 345 074 4813

gadgetclaims@directgroup.co.uk

9am-6pm Monday to Friday, 10am-4pm Saturday

CoverCloud is a trading name of Acumen Insurance Services Limited and Insured by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyds. Acumen Insurance Services are an appointed representative of Maintenance Assist Ltd.

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Our pledge to you		Page 1
<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.</p>		
Policy information		
<p>Section A1 to Section B8 and Section B10 - B11 are insured by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's (the Company). Registered in England and Wales No: 08330551, Registered Office: 6th Floor, One Creechurch Place, London, EC3A 5AF. DTW 1991 Underwriting Limited is an Appointed Representative of Coverys Managing Agency Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>Syndicate 1991 at Lloyd's is managed by COVERYS Managing Agency Limited. Registered in England and Wales No: 04690709, Registered Office: 6th Floor, One Creechurch Place, London, EC3A 5AF. COVERYS Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.</p> <p>Section B9 is insured by DAS Legal Expenses Insurance Company Limited (the Legal Expenses Insurer) Registered in England and Wales Company Number: 103274, Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, Website: www.das.co.uk DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited Head and Registered Office: DAS Law Limited, North Quay, Temple Back, Bristol, BS1 6FL. Registered in England and Wales, Company number 5417859. Website: www.daslaw.co.uk</p> <p>Full details are available on the Financial Service Register which is held on the Financial Conduct Authority's (FCA) website www.fca.org.uk or by contacting the FCA on telephone number 0800 111 6768.</p> <p>We have a cancellation and refund policy, which you will find in full on page 6. Please be aware no full refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>		
Criteria for purchase		
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:</p> <ul style="list-style-type: none"> • Have not started the trip. • Travel must take place within the period of insurance shown on your travel insurance schedule. • Your trip must start from the United Kingdom, the Channel Islands or BFPO when your policy starts and end in United Kingdom, the Channel Islands or BFPO before your policy ends. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>. • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas • Are not travelling <u>within your Home Country</u> for less than 1 night on any one trip. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Understand there is no cover for cruises unless the cruise extension has been purchased and confirmed on your policy. • Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing). • Is aged 90 years and under on your Annual Multi trip policy or your Single trip policy. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. • Are not travelling against the advice of your doctor or any medical professional. 		

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS PLEASE CALL ON 0345 812 0033

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8.30am – 7pm Mon - Fri, 9am – 4pm Saturday.

IN CASE OF A SERIOUS EMERGENCY

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON +44 (0) 203 829 6745

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment	Repatriation (bringing you home)
<ul style="list-style-type: none"> • There is no cover under this policy for: <ul style="list-style-type: none"> ○ routine, non-emergency or elective treatment ○ or treatment that can wait until you return home. • Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility. • In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment. • Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care. • Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident. • Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection. 	<ul style="list-style-type: none"> • Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor. • We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery. • Most airlines require specific criteria to be met in order to accept a 'medical passenger'. • Things change – if your health, stability or vitals change – then so do the plans. • Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year. Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling

+44 161 468 3793.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities.

IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

In European Union Countries – if you present yourself at a public facility you should show your EHIC.

In Australia – you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.

In Turkey, Cyprus, Egypt and Bulgaria – we utilise the services of Global Excel who can arrange for the bill to be paid directly. You simply fill in a Global Excel form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to Global Excel for payment. More information can be found here www.globalexcel.com

Everywhere else in the World – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

PLEASE NOTE: If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6745.**

PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)

Section:		Cover available up to:	Your excess:
A1	Cancellation – If you are unable to go on your trip	£1,000	£150
A2	If your scheduled airline stops trading (annual multi trip policies only)	£2,500	Nil

TRAVEL POLICY (cover starts when you leave home to begin your trip)

B1	If your travel plans are disrupted If your scheduled airline stops trading (annual multi trip policies only) If your departure is delayed by 12 hours or more Abandonment – If you choose to cancel after a 24 hour delay Missed departure	£2,500 £100 £1,000 £100	Nil Nil £150 Nil
B2	If you need emergency medical attention Emergency dental treatment Public hospital inconvenience benefit per 24 hours	£10,000,000 £400 £1,000	£150 £150 Nil
B3	Curtailed – If you need to come home early	£1,000	£150
B4	If your possessions are lost, stolen or damaged If your possessions are delayed by 24 hours	£1,000 £150	£150 Nil
B5	If your cash is lost or stolen If your passport is lost or stolen	£200 £100	£150 Nil
B6	If you are hijacked If you are mugged	£1,000 £100	Nil Nil
B7	Personal liability	£1,000,000	£150/£250
B8	If a natural disaster occurs	£200	Nil
B9	If you need legal advice or to make a claim for an insured incident	£50,000	Nil

Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.

B10	Winter Sports extension Owned ski equipment Hired ski equipment Loss of ski pass Delayed ski equipment Loss of ski pack Piste closure Avalanche and landslide closure Physiotherapy in the United Kingdom	£500 £150 £250 £250 £250 £250 £250 £250 No Cover	£150 £150 £150 Nil Nil Nil Nil Nil N/A
B11	Cruise extension If you cannot use your pre-paid shore excursions Skipped port benefit Cabin confinement	£300 £250 £250	£150 Nil Nil
B12	Gadget extension – Please note Section B12 is administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group. See page 24 for more information.	£500	£50

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

No	Any type of heart or circulatory condition?	Yes
	Any type of stroke or high blood pressure?	Yes
	Any type of breathing condition (such as Asthma)?	Yes
	Any type of Cancer? (even if now in remission)	Yes
	Any type of Diabetes?	Yes
	Any type of irritable bowel disease?	Yes
	Has your doctor altered your regular prescribed medication in the last 3 months?	Yes

If you have answered yes to the questions on the left you must tell us, to see if we can provide cover, an increased excess or additional premium may be chargeable to provide cover.

To enable us to consider your medical condition please contact Cover Cloud Travel Insurance on:

0345 812 0033

8.30am-7pm Monday- Friday

9am-4pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to Cover Cloud Travel Insurance, and paid within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Should you decide not to pay the additional premium the existing medical condition will not be covered. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

No

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

No

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 0345 812 0033.

Yes

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

Yes

CHANGE IN HEALTH

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If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0345 812 0033 as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 7, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 7.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

When purchasing a Single Trip Policy, the cover under Policy A, as described as Section A Pre-Travel Policy, begins from the moment you pay your premium and ends when you leave home to start your trip.

On Annual Multi-Trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

The cover under Policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip, or when the policy expires, whichever is first. No further trips will be covered except where you hold an Annual Multi-Trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip,
- delay or failure of your final international return flight back to the UK, Channel Islands or BFPO;

you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	<p>Should this policy not meet with your requirements please return the documentation to the insurance intermediary who provided the insurance within 14 days from the date of purchase or renewal of the contract or the day you received your policy documentation, whichever is later, and provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund.</p> <p>Following the expiry of your 14 days statutory cooling off period you continue to have the right to cancel your policy at any time but you may not be entitled to a refund of the premium paid. To cancel your policy please contact the insurance intermediary who arranged the insurance for you on 0345 812 0033.</p> <p>We can cancel this insurance by giving you thirty (30) days' notice in writing. We will only do this for a valid reason (examples of valid reasons are as follows):</p> <ul style="list-style-type: none"> - non-payment of premium - a change in risk occurring which means that we can no longer provide you with insurance cover - non-cooperation or failure to supply any information or documentation we request <p>If we cancel this insurance, provided a claim or the possibility of a claim has not been notified to us, you may be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis.</p> <p>In the unlikely event that we cancel your policy we or your insurance intermediary will write to you a letter of cancellation and send it to your last known address.</p> <p>The Consumer Insurance (Disclosure and Representations) Act 2012 and the Insurance Act (2015) set out situations where failure by you to provide us with complete and accurate information as we require allow us to cancel the policy, sometimes back to its start date and to keep any premiums paid.</p>
BE CAUTIOUS	This policy is designed to cover many eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i> .
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Cover Cloud Travel Insurance for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
USA MEDICAL COSTS	Medical providers in the USA routinely charge international patients inflated costs for providing medical treatment. As this policy covers customary and reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your home country. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim, unless you have paid an additional premium to waive the excess (please note: the excess waiver does not apply to the gadget extension). All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Definitions - Where these words are used throughout your policy they will always have this meaning:

AUSTRALIA AND NEW ZEALAND	All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord How Island), and New Zealand, including the Cook Islands, Niue and Tokelau.	DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.	ILL/ILLNESS	A condition, disease, set of symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of insurance.
BACK COUNTRY	Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.	EMERGENCY TREATMENT	Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.
BEACH SWIMMING	Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSHORE	Within 12 Nautical miles off the shore.
BFPO	British Forces Posted Overseas.	EUROPE INCLUDING SPAIN	All countries included in Europe, but including Spain, Balearic Islands and the Canary Islands.	KNOWN EVENT	An existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or strikes or anything you are aware of.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	EUROPE EXCLUDING SPAIN	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, The Channel Islands, Ukraine, United Kingdom, Vatican City.	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.
CASH	Sterling or foreign currency in note or coin form.	EXCESS	The amount you must pay towards any claim as shown in the policy summary, your schedule or any endorsements. The excess applies to each insured person and each event that leads to a claim.	MEDICAL CONDITION	Any disease, illness or injury, including any psychological conditions.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	EXCURSION	A short journey or activity undertaken for leisure purposes.	NATURAL DISASTER	A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	EXISTING MEDICAL CONDITION	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.	OFF PISTE	Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.
CHAPTER 11	A form of bankruptcy that involves the process of the reorganisation plan of a bankrupt company under the supervision of a court or the appropriate regulator and describes how an insolvent company will change structurally to help it pay its debts and stay in business.	FAMILY	Two adults and their dependents who are under the age of 18, residing in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.		
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	FAMILY MEMBER	Any person who is related to you by blood, marriage, adoption, fostering or co-habitation.		
CO-OPERATE	Provide us with any information or documentation we may reasonably require to enable us to verify and process your claim.	FLIGHT	A service using the same airline or airline flight number.		
CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose-built ship on river/sea or ocean that may include stops at various ports.	GADGET	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro.		
CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
		HOME COUNTRY	Either the United Kingdom or the Channel Islands.		

<p>ON PISTE</p>	<p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p>	<p>PERIOD OF INSURANCE</p>	<p>The trip dates shown on the insurance schedule or if policy is a multi-trip, a trip that does not exceed the stated limit that falls with the dates shown on the insurance schedule.</p>	<p>TRAVEL DOCUMENTS</p>	<p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>
<p>OFFSHORE</p>	<p>Over 12 Nautical miles off the shore</p>	<p>PUBLIC TRANSPORT</p>	<p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p>	<p>TRAVELLING COMPANION</p>	<p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>
<p>PAIR OR SET</p>	<p>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>	<p>REDUNDANT</p>	<p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p>	<p>TRIP</p>	<p>A holiday or journey for which you have made a booking such as a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation.</p>
<p>POSSESSIONS</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>	<p>RELEVANT INFORMATION</p>	<p>A piece of important information that would increase the likelihood of a claim under your policy.</p>	<p>TRIP DESTINATION</p>	<p>The final destination as shown on your travel itinerary.</p>
<p>↓</p>		<p>REPATRIATION</p>	<p>The return of someone named on the policy to their home, a hospital, nursing home or funeral directors in the United Kingdom or the Channel Islands as arranged by the Assistance Team, unless otherwise agreed by us.</p>	<p>UNATTENDED</p>	<p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p>
<p>Clothes</p>	<p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p>	<p>RESIDENT</p>	<p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p>	<p>UNEXPECTED</p>	<p>At the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media outlets.</p>
<p>Cosmetics* *excluding items classes as 'Duty Free'</p>	<p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>	<p>SCHEDULED AIRLINE</p>	<p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>	<p>UNITED KINGDOM</p>	<p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>
<p>Luggage</p>	<p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p>	<p>SKI EQUIPMENT</p>	<p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p>	<p>WE/OUR/US</p>	<p>DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's.</p>
<p>Electrical items & photographic equipment</p>	<p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, e-readers, electronic games, cameras, satellite navigation systems and electric shavers. This does not include laptops.</p>	<p>SKI PACK</p>	<p>Ski pass, ski lift pass and ski school fees.</p>	<p>WINTER SPORTS</p>	<p>Skiing, snowboarding and ice skating.</p>
<p>Drones</p>	<p>Un-manned aerial vehicles</p>	<p>SPORTS AND HAZARDOUS ACTIVITIES</p>	<p><i>If you are taking part in <u>any sport/activity</u> please refer to page 25 where there is a list of activities informing you of which activities are covered on the policy as standard. There is no cover for any activity/sport not listed unless agreed and accepted by us in writing. Please call us on 0345 812 0033 or email info@covercloud.co.uk to see if the activity/sport you are participating in can be covered for an additional premium.</i></p>	<p>WORLDWIDE</p>	<p>Anywhere in the world.</p>
<p>Fine jewellery & watches</p>	<p>Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smart watch. This is defined as a gadget as shown on page 7) necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p>			<p>WORLDWIDE EXCLUDING USA, CANADA, THE CARIBBEAN & MEXICO</p>	<p>Anywhere <i>excluding</i> the United States of America, Canada, the Caribbean and Mexico.</p>
<p>Buggies, Strollers & Car seats</p>	<p>Buggies, Strollers & Car seats</p>				
<p>Laptops</p>	<p>Portable computer suitable for use whilst travelling.</p>				
<p>Eyewear</p>	<p>Spectacles, sunglasses, prescription spectacles or binoculars.</p>				
<p>Duty free</p>	<p>Any items purchased at duty free.</p>				
<p>Shoes</p>	<p>Boots, shoes, trainers and sandals.</p>				

<p>ACCIDENTAL LOSS</p>	<p>Means that the Gadget has been accidentally left by you in a location and you are permanently deprived of its use.</p>	<p>GADGETS</p>	<p>The portable electronic items insured by this certificate, purchased by you in the UK, Isle of Man or the Channel Islands; that is no more than 48 months old (or 18 months old if a laptop) at the point of policy purchase. Items must have been purchased as new or, in the case of refurbished items, purchased directly from the manufacturer, and you must be able to evidence ownership of your gadget. Gadgets can include: Mobile Phones, iPads, Tablets, Camera's, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/Kindles, Smart Watches, Sat Nav's and Portable DVD Players.</p>	<p>TERRORISM</p>	<p>Means any act, including but not limited to the use of force or violence or the threat thereof, of any person or group of persons, whether acting alone or on behalf of, or in connection with, any organisation or government, committed for political, religious, ideological or similar purposes, including the intention to influence any government to put the public or any section of the public in fear.</p>
<p>ACCESSORIES</p>	<p>Means items such as, but not limited to, chargers, protective cases, headphones and hands-free devices (such as Bluetooth headsets), memory cards that are used in conjunction with your insured gadget but excludes SIM cards and wearables.</p>	<p>PRECAUTIONS</p>	<p>All measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss, damage or theft of your gadgets.</p>	<p>WE / US / OUR</p>	<p>UK Branch of Inter Partner Assistance.</p>
<p>CLAIMS ADMINISTRATORS</p>	<p>Direct Group Limited.</p>	<p>PROOF OF USAGE</p>	<p>Means evidence that the gadget has been in use since policy inception. Where the gadget is a mobile phone, this information can be obtained from your Network Provider. For other gadgets, in the event of an accidental damage claim this can be verified when the gadget is sent to our repairers for inspection.</p>	<p>YOU / YOUR</p>	<p>The person who owns the gadgets as stated on the application form.</p>
<p>EVIDENCE OF OWNERSHIP</p>	<p>Means a document to evidence that the gadget you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt or, if the gadget is a mobile phone, confirmation from your Network Provider that the mobile phone has been used by you.</p>				

General Exclusions applying to your policies

Below are some important exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified within the section schedule, for any of the following circumstances:

- Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days.
- Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid.
- Cruises, unless the appropriate cruise extension has been paid for (see policy definition on page 7).
- Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Participation in any sports and activities listed in Activity Packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 8).
- Any claim arising from the carrier's (e.g. airline) or any agent of the airport operator refusal to permit you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- Manual labour (see policy definition on page 7).
- The usage of Drones (see policy definition on page 8).
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- You are travelling to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign and Commonwealth Development Office at the time of your departure.
- No cover will be in force for Policy B if you claim under Policy A.
- Any claim relating to changes in travel advice by the Foreign and Commonwealth Development Office (FCDO) or comparable prohibitive regulations by the government of the country you are in or are travelling to relating to any infectious disease including COVID-19.
- Air travel other than as a passenger in a licensed aircraft being operated by a licensed commercial air carrier.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- If you are riding pillion, the rider must also hold the appropriate qualifications to ride in the UK.
- You travelling on a motorised vehicle without wearing a crash helmet, whether legally required locally or not.
- Any claim which is covered under any other insurance policy held at the time of the incident.
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses* - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, close relative or business associate being under the influence of:-
 - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents;
 - or anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent.
- If you choose not to adhere to medical advice given, any claims related will not be paid.
- We won't pay claims that result from cyber risks which includes cyber-attack, computer virus, data loss, failure of any computer system or connected device to operate, update or work properly.

We cannot cover you if:

- You cannot provide evidence of ownership for any gadget.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Development Office applicable at the time of your departure.
- You cannot prove that your gadget is less than 48 months old at the date you start your trip with valid evidence of ownership (not from online auctions), and purchased as new and within the United Kingdom.

We won't pay for:

- Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
- Any expense incurred as a result of not being able to use the Gadget, or any loss other than the repair or replacement costs of the Gadget unless relating to unauthorised call / data use for your mobile phone up to the maximum value of £1,500.
- Loss of, or damage to, accessories over the value of £150, or accessories that were not lost, stolen or damaged at the same time as the gadget/s.
- Any claim for any Gadget over the value of the maximum sum for the level of cover you choose. This can be found on your insurance certificate.
- Nuclear Risk – Damage or destruction caused by, contributed to or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.
- Loss of Data or Software – Any loss of, or damage to, information or data or software contained in or stored on the Gadget whether arising as a result of a claim paid by this insurance or otherwise.
- Value Added Tax (VAT) where you are registered with HM Revenue and Customs for VAT.
- Your gadget(s) were purchased outside of the UK, or if it was purchased second hand.
- You cannot provide proof of usage for your gadget after the date the insurance has been purchased.
- Your laptop is older than 18 months.
- Any loss of SIM (subscriber identity module) card.
- Accidental loss where the circumstances of the loss cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Any theft, loss or damage that occurs to your gadget/s whilst travelling on public transport or on an aircraft unless they are being carried in your hand luggage or on your person.
- Sonic Boom – Damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- War Risk – Terrorism, war, invasion, acts of foreign enemy, hostilities whether war is declared or not, civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalism or requisition or destruction or damage to property by or under the order of any government or public or legal authority.
- Any indirect loss or damage resulting from the event which caused the claim under this policy.
- Liability of whatsoever nature arising from ownership or use of the gadgets, including any illness or injury resulting from it.

We will pay:	If you are unable to travel because:	But we won't do anything if:	If you need to claim:
<p>up to £1,000 for your proportional share of any pre-paid costs that are directly related to your trip for:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation costs; • foreign car hire; and • pre-paid excursions booked before you go on your trip <p>which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose and results in a financial loss.</p>	<p>you were forced to cancel your trip because the following unexpectedly happened before you left home which you would not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you became ill (for COVID-19 only shall mean you have a positive diagnosis of contracting the virus up to 14 days before your trip date), were injured or died; • a travel companion, a family member, a close business colleague, or the person you were going to stay with became ill (but excluding a positive diagnosis or contracting COVID-19), was injured or died; • your home was burgled, or seriously damaged by fire, storm or flood; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion were made redundant; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government; • as a result of fire, earthquake, storm, flood, riot or civil unrest, the Foreign and Commonwealth Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to all but essential travel. 	<ul style="list-style-type: none"> • you have not paid your excess or accept it will be deducted from any settlements; • you are claiming due to a known event; • you are unable to provide evidence from a medical professional confirming your injury, illness or infectious disease; • you cancelled your trip because: <ul style="list-style-type: none"> ○ you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19; ○ you simply did not want to travel or had a fear of travelling; ○ you could no longer afford to pay for the trip; ○ of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; ○ of any epidemic, or pandemic as declared by the World Health Organisation (WHO); ○ of FCDO, government or local authority advice relating to any infectious disease including COVID-19; • you, or a travel companion did not obtain the required travel documents, inoculations or vaccinations for the area you are travelling to; • you, or a travelling companion are the defendant in a court of law; • you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds; • you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers; • you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are unable to prove your financial loss; • you purchased this insurance with the reasonable intention or likelihood of making a claim; • you are making a claim relating course charges or tuition fees unless agreed in writing by us; • you do not co-operate with us. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>Provide us with your original summons notice.</p> <p>Obtain written confirmation to validate your circumstances.</p>

BE AWARE! No cover is provided under this section due to;

- anything mentioned in the general exclusions (page 10).
- for any circumstance not listed above.
- your carrier's refusal to allow you to travel for whatever reason.
- the cancellation of your trip by the tour operator, travel agent or accommodation provider.
- changes in FCDO, government or local authority advice relating to any infectious disease including COVID-19.

We will pay:	If:	Provided your:	If you need to claim:
<p>up to £2,500 to cover any amounts already paid for the scheduled flight.</p>	<ul style="list-style-type: none"> the airline on which you are booked with having an administrator appointed, filing for bankruptcy or becoming insolvent and not being able to provide agreed services before your departure from your home country causing you financial loss. 	<ul style="list-style-type: none"> excess has been paid or deducted from any settlement. scheduled flight is booked independently through a licensed or bonded travel organiser or direct with a scheduled airline in the United Kingdom, Channel Islands or BFPO and it is not part of an inclusive trip or holiday package. booking has not been taken over by another airline. claim is not for additional expenses if you are forced to rearrange your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. 	<p>Download or request a cancellation claim form and complete it enclosing all required documentation listed on the front.</p> <p>You will need to supply confirmation that the airline which you are booked with has had an administrator appointed, filed for bankruptcy or has become insolvent and is not able to provide agreed services before your departure from your home country causing you financial loss, together with your original purchase receipt and unused ticket.</p>

BE AWARE! No cover is provided under this section due to;

- anything mentioned in the *General Exclusions (page 10)*.
- the financial failure of your travel agent, tour organiser, booking agent or flight consolidator with whom your scheduled flight has been booked.
- you being able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.

Your travel policy - if your travel plans are disrupted (Policy B Section 1)

We will pay:	If:	Provided:	If you need to claim:
<p>up to £2,500 for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.</p>	<ul style="list-style-type: none"> the airline on which you are booked with having an administrator appointed, filing for bankruptcy or becoming insolvent and not being able to provide agreed services after your departure from your home country causing you financial loss. 	<ul style="list-style-type: none"> you are not claiming for additional expenses if you are forced to cut short your trip or any expenses for loss of accommodation, loss of car hire expenses, loss of excursions or any loss not specified in the policy. 	<p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>
<p>£25 for trip disruption allowance per 12 hours up to a maximum of £100 in total.</p>	<ul style="list-style-type: none"> the departure of your final international flight/train or sailing from or back to the UK, Channel Islands or BFPO is delayed for more than 12 hours from its scheduled departure time. 	<ul style="list-style-type: none"> you are checked-in at the airport/port/station and the delay is over 12 hours. delay is not due to the diversion of aircraft after it has departed 	
<p>up to £1,000 for the cancellation of your trip.</p>	<ul style="list-style-type: none"> after 24 hours of delay at the airport, rail terminal or port of your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip. 	<ul style="list-style-type: none"> your trip is not a one-way trip. your excess has been paid or deducted from any settlement. you are checked-in at the airport/port/station and the delay is over 24 hours. 	
<p>up to £100 for alternative transport to get you to your trip destination.</p>	<ul style="list-style-type: none"> the vehicle in which you are travelling to your final international departure becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)*.
- any compensation when your travel provider has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 12hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><u>for trips outside & inside your home country:</u> up to £10,000,000 <u>outside</u> your home country OR up to £5,000 <u>inside</u> your home country following <i>necessary</i> emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</p>	<ul style="list-style-type: none"> fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services. additional travel, accommodation and repatriation costs to be made for or by you and for any one other person <u>who is required for medical reasons</u> to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary. the cost of returning your ashes home or the return of your body to your home. 	<ul style="list-style-type: none"> any costs where you have not paid your excess. treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid. any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst abroad. costs of private treatment unless our 24 hour Assistance Team has agreed and adequate public facilities are not available. replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6745</p> <p>Call our 24 hour Assistance Team, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p>
<p>up to £7,000</p> <p>public hospital benefit of £50 per 24 hours, up to a maximum of £1,000</p>	<ul style="list-style-type: none"> your death outside your home country for your burial or cremation. each full 24 hours that you are in a <u>public hospital</u> as an in-patient during the period of the trip in addition to the fees and charges. 	<ul style="list-style-type: none"> the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally. the cost associated with the diversion of an aircraft due to your death, injury or illness. repairs to or for artificial limbs or hearing aids. the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. any extra costs for single/private accommodation in a hospital or nursing home. 	<p>For cases where the Assistance Team were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHC card.</p>
<p>up to a maximum cost of £400</p>	<ul style="list-style-type: none"> emergency dental treatment only to treat sudden pain. 	<ul style="list-style-type: none"> work involving the use of precious metals in any dental treatment. the provision of dentures, crowns or veneers. any treatment or work which could wait until your return home. 	

BE AWARE! This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)* (including any treatment, tests and associated illnesses related to any pre-existing medical condition not disclosed to us).
- any costs and expenses for inpatient treatment or repatriation transportation or additional accommodation or travel or burial or cremation costs unless they have been authorised by our 24 hour Assistance Team.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that, in the opinion of the Assistance Team, in consultation with your treating doctor, you can return home or which can wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with the Assistance Team.
- medical costs in excess of customary and reasonable levels of charging.

We will pay:	If:	But we won't do anything if:	If you need to claim:
<p>up to £1,000</p> <p>for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</p> <p>Please Note: You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p>	<p>you had to cut short your trip because the following unexpectedly happened after you left home which you would not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> • you became ill during your trip (for COVID-19 shall mean you having a positive diagnosis), were injured or died; • a travel companion, a family member, or the person you were going to stay with became ill (but excluding a positive diagnosis or contracting of COVID-19), was injured or died; • your home was burgled, or seriously damaged by fire, storm or flood; • your pre-booked accommodation was damaged by a natural disaster, and alternative accommodation was not provided; • you, or a travel companion were called for jury service or required as a witness in a court of law; • you, or a travel companion had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services; • as a result of fire, earthquake, storm, flood, riot or civil unrest, the Foreign and Commonwealth Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to all but essential travel. 	<ul style="list-style-type: none"> • you have not paid your excess or accept it will be deducted from any settlements; • you are claiming due to a known event; • you are claiming due to FCDO, government or local authority advice relating to any infectious disease including COVID-19; • you ask us to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical repatriation; • you had cut short your trip because: <ul style="list-style-type: none"> ○ you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including COVID-19; ○ you could no longer afford to pay for the trip; ○ you did not want to continue travelling or had a fear of continuing your trip; ○ of an existing medical condition which you have not told us about and that we have not agreed to cover in writing; ○ of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start of your trip; • you, or a travelling companion are the defendant in a court of law; • you did not obtain prior authority to take leave or your leave was cancelled on disciplinary grounds; • you ask us to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, ATOL (including Civil Aviation Authority requirements), ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation from transport or travel providers; • you ask us to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements; • you are unable to prove your financial loss; • you are making a claim relating to course charges or tuition fees unless agreed in writing by us; • you do not co-operate with us. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the person whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p>If you need to cut short your trip:</p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Assistance Team</i> on:</p> <p style="text-align: center;">+44 (0) 203 829 6745</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! If you need to come home early due to your illness you **MUST** contact our Assistance Team who will be able to assist you. If you need to come home for any other reason you should make your own arrangements. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

No cover is provided under this section for:

- anything mentioned in the *General exclusions (page 10)*.
- coming home early due to your existing medical condition where the risk attached to that medical condition has not been accepted by us in writing.
- coming home early due to death or illness of a close relative, the person you are staying with, or a close business associate caused by an existing medical condition or a known complication of it.
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home country.
- any curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.
- changes in FCDO, government or local authority advice relating to any infectious disease including COVID-19.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £1,000 for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes —————> £400 Luggage —————> £150 Shoes —————> £100 Cosmetics —————> £100 Fine jewellery & watches —————> £400 Electrical items & photographic equipment —————> £400 Buggies, Strollers & Car seats —————> £150 Laptops —————> £400 Eyewear —————> £100 Unreceipted items up to a maximum of: —————> £150 	<p><i>either</i></p> <ul style="list-style-type: none"> • the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> • the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 	<ul style="list-style-type: none"> • have paid your excess or accept it will be deducted from any settlement. • have complied with the carrier's conditions of carriage. • have notified the Police, your carrier or tour operator's representative and obtained an independent written report. • own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value. • are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. • are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50). • have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. • have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. • have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit:</p> <ul style="list-style-type: none"> (a) retain your tickets and luggage tags, (b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours. <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For delay claims You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>Up to £50 per 12 hour period up to a maximum of £150</p>	<ul style="list-style-type: none"> • the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 12 hours from the time you arrived at your trip destination. 		

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

No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)* or any items that do not fall within the categories of cover listed above.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, gadgets (as defined on page 7) car keys, perishable goods, tobacco products, alcohol and perfumes.
- the use of, or damage to, Drones
- any claim where there is other insurance in place, then this policy shall apply only in excess of any amount paid under such other insurance.

If your cash or passport is lost or stolen on your trip (Policy B Section 5)

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person:</p> <p>up to £200 (cash limit of £25 if under 18)</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash or passport is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. 	<p>For all losses you should report to the Police as soon as practicable, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p>
<p>up to £50</p>	<ul style="list-style-type: none"> cover to contribute towards the cost of an emergency travel document. 	<ul style="list-style-type: none"> you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange. 	<p>For loss of cash we will also require:</p> <p>(a) currency exchange rate confirmations from your home country for foreign currency.</p> <p>(b) where cash is involved, documentary evidence of possession (e.g. cash withdrawal receipt or bank statement showing withdrawal).</p>
<p>up to £50</p>	<ul style="list-style-type: none"> cover for necessary costs collecting your emergency travel document on your trip. 	<ul style="list-style-type: none"> you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen. 	<p>For a lost or stolen passport you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)*.
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person, in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.
- any loss which is covered by another insurance policy.

If you are mugged or hijacked (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
<p>up to £100 per 24 hours</p> <p>up to a total of £1,000</p>	<p>each full 24 hour period you are:</p> <ul style="list-style-type: none"> confined as a result of a hijack. 	<ul style="list-style-type: none"> you have reported the matter to the Police <i>immediately</i> upon your release and provide within 30 days of returning from your trip a police report confirming you were unlawfully detained and the dates of such detention. 	<p>Claims will need to be supported by a written report from the appropriate authorities.</p>
<p>up to £50 per 24 hours</p> <p>up to a total of £100</p>	<ul style="list-style-type: none"> hospitalised following a mugging attack 	<ul style="list-style-type: none"> you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written Police report. 	<p>Download a claim for either medical expenses / and possessions (if applicable) and complete to the best of your ability.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)*.
- any claim where you are unable to provide us with proof of the incident, for example Police / authorities / medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

We will pay:	For:	Provided:	If you need to claim:
<p>up to £1,000,000</p>	<ul style="list-style-type: none"> legal liability for damages (and claimant's costs and expenses) and defence costs occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p>Never admit responsibility to anyone and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p> <p>Forwards to the Claims Handler IMMEDIATELY upon receipt every letter, claim, writ, summons or process.</p> <p>Notify the Claims Handler in writing when you have knowledge of any impending prosecution, inquest, fatal accident or official inquiry in connection with any such accident.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)*.
- injury, illness or disease suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist, for example: rental disclaimer.

If a natural disaster occurs (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £200</p>	<ul style="list-style-type: none"> reasonable additional costs of travel and accommodation, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane. 	<ul style="list-style-type: none"> you are able to provide evidence of the necessity to make alternative travel arrangements. <p>your trip is not:</p> <ul style="list-style-type: none"> within the United Kingdom or Channel Islands. formed as part of a package holiday. 	<p>You will need to provide written evidence from your tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the *General Exclusions (page 10)*.
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened in the 2 weeks before you left home.

Important – DAS Legal Expenses Insurance Company Limited (DAS) is the underwriter and provides the legal expenses insurance under this section of Your policy. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

DAS agrees to provide the insurance described in this Section subject to the terms, conditions, exclusions and limitations set out in this Section, provided that:

1. Reasonable Prospects exist for the duration of the claim;
2. the Date of Occurrence of the Insured Incident is during the period of insurance;
3. any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the countries covered, and
4. the Insured Incident happens within the countries covered.

Definitions for this section:

Appointed representative – the preferred law firm, law firm or other suitably qualified person DAS will appoint to act on behalf of the Insured Person.

Costs and expenses;

- i. All reasonable and necessary costs chargeable by the appointed representative and agreed by DAS in accordance with the DAS Standard Terms of Appointment;
- ii. The costs incurred by opponents in civil cases if the insured person has been ordered to pay them or the insured person pays them with DAS' agreement.

Countries covered – Worldwide

DAS Standard Terms of Appointment – Terms & conditions (including the amount DAS will pay to an Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an appointed representative the amount is currently £100 per hour. This amount may vary from time to time.

DAS – DAS Legal Expenses Insurance Company Limited

Date of Occurrence – The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events (This is the date the event happened, which may be before the date the insured person first became aware of it).

Insured Incident – A specific or sudden accident that causes death or bodily injury to the insured person.

Insured Person – The person stated on the policy certificate as being insured.

Period of insurance – The period for which DAS has agreed to cover you.

Preferred Law Firm – A law firm or barristers' chambers DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the Insured Person's claim and must comply with DAS' agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable Prospects - For civil cases, the prospects that the insured person will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a preferred law firm on DAS' behalf, will assess whether there are reasonable prospects.

We will pay:	For:	Provided:	If you need to contact DAS:	What is not covered:
up to £50,000	<ul style="list-style-type: none"> • DAS will pay an appointed representative, on behalf of the insured person, costs and expenses following a specific or sudden accident that causes death or bodily injury to the insured person. 	<ul style="list-style-type: none"> • the most DAS will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £50,000. • the most DAS will pay in costs and expenses is no more than the amount DAS would have paid to a preferred law firm. The amount DAS will pay a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time. • in respect of an appeal or the defence of an appeal, the insured person must tell DAS within the time limits allowed that the insured person wants to appeal. Before DAS pay the costs and expenses for appeals, DAS must agree that reasonable prospects exist. • for an enforcement of judgement to recover money and interest due to the insured person after a successful claim under this section, DAS must agree that reasonable prospects exist, and; • where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS will pay in costs and expenses is the value of the likely award. 	<p>If you have an accident abroad and require legal advice you should contact:</p> <p>DAS Legal Expenses Insurance Company Limited (DAS)</p> <p>24 hours a day, 7 days a week in the UK</p> <p>To obtain this service you should:</p> <p>telephone +44 (0) 117 934 0553</p> <p>Opening hours for other countries are Monday to Friday 9am-5pm excluding Bank Holidays.</p>	<ul style="list-style-type: none"> - any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident; - any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to an insured person. - any claim relating to negligence. - defending an insured persons legal rights, but DAS will cover defending counterclaim.

BE AWARE! DAS will not pay for the following:

- **anything mentioned in the conditions and exclusions (page 13).**
- a claim where, if the insured person decides not to use the services of a preferred law firm, the insured person will be responsible for any costs that fall outside the DAS standard terms of appointment and these will not be paid by DAS.
- a claim where an insured person has failed to notify DAS of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or DAS consider their position has been prejudiced.
- an incident or matter arising before the start of this cover.
- costs and expenses incurred before DAS' written acceptance of a claim.
- any costs and expenses that are incurred where the appointed representative handles the claim under a contingency fee arrangement.
- a claim against DTW 1991 Underwriting Limited, its group companies or its agents.
- a claim against any insurance intermediary agent of DTW 1991 Underwriting Limited.
- fines, penalties, compensation or damages that a court or other authority orders an insured person to pay.
- any legal action an insured person that DAS or the appointed representative have not agreed to, or where an insured person does anything that hinders DAS or the appointed representative.
- a dispute with DAS not otherwise dealt with under section condition 7.
- costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
- a claim caused by, contributed to, or arising from:
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it;
 - war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or any other act of terrorism as defined in the Terrorism Act 2000;
 - pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
- any claim where the insured person is not represented by a law firm or barrister.

Conditions

- 1 a) On receiving a claim, if legal representation is necessary, DAS will appoint a preferred law firm as the insured persons appointed representative to deal with the insured persons claim. They will try to settle an insured person's claim by negotiation without having to go to court.
- 1 b) If the appointed preferred law firm cannot negotiate settlement of the insured person's claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the insured person may choose a law firm to act as the appointed representative.
- 1 c) If the insured person chooses a law firm as their appointed representative who is not a preferred law firm, DAS will give the insured person's choice of law firm the opportunity to act on the same terms as a preferred law firm. However, if they refuse to act on this basis, the most DAS will pay is the amount DAS would have paid if they had agreed to the DAS standard terms of appointment. The amount DAS will pay a law firm (where acting as the appointed representative) is currently £100 per hour. This amount may vary from time to time.
- 1 d) The appointed representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.
- 2 a) An insured person must co-operate fully with DAS and the appointed representative.
- 2 b) An insured person must give the appointed representative any instructions that DAS ask an insured person to.
- 3 a) An insured person must tell DAS if anyone offers to settle a claim. An insured person must not negotiate or agree to a settlement without DAS' written consent.
- 3 b) If an insured person does not accept a reasonable offer to settle a claim, DAS may refuse to pay further legal costs and expenses.
- 3 c) DAS may decide to pay an insured person the value of the insured person's claim, instead of starting or continuing legal action. In these circumstances an insured person must allow DAS to take over and pursue or settle any claim on behalf of an insured person. An insured person must also allow DAS to pursue at DAS own expense and for DAS own benefit, any claim for compensation against any other person and an insured person must give DAS all the information and help DAS need to do so.
- 4 a) An insured person must instruct the appointed representative to have legal costs and expenses taxed, assessed or audited if DAS ask for this.
- 4 b) An insured person must take every step to recover cost and expenses and court attendance and jury service expenses that DAS have to pay and must pay DAS any amounts that are recovered.
- 5 If the appointed representative refuses to continue acting for an insured person with good reason, or if an insured person dismisses the appointed representative without good reason, the cover DAS provide will end immediately, unless DAS agree to appoint another appointed representative.
- 6 If an insured person settles or withdraws a claim without DAS' agreement, or does not give suitable instructions to the appointed representative, DAS can withdraw cover and will be entitled to reclaim from an insured person any costs and expenses DAS has paid.
- 7 If there is a disagreement between the insured person and DAS about the handling of a claim and it is not resolved through DAS' internal complaints procedure the insured person can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk) If the insured person's dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by the insured person and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between the insured person and DAS or may be paid by either the insured person or DAS.

8 DAS may require an insured person to get, at the insured person's expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between the insured person and DAS. Subject to this, DAS will pay the cost of getting the opinion if the experts opinion indicates that it is more likely than not that the insured person will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence.

9 An insured person must:

- keep to the terms and conditions of this section
- take reasonable steps to avoid and prevent claims
- take reasonable steps to avoid incurring unnecessary costs
- send everything DAS asks for, in writing, and
- report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.

10 DAS will, at DAS discretion, void this section (make it invalid) from a date of claim, or alleged claim, and/or DAS will not pay the claim if:

- a claim an insured person has made to obtain benefit under this section is fraudulent or intentionally exaggerated, or
- a false declaration or statement is made in support of a claim.

11 Apart from DAS, an insured person is the only person who may enforce all or any part of this section and the rights and interests arising from, or connected with it. This means that the Contracts (rights of third parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

12 If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS will only pay DAS share of the claim even if the other insurer refuses the claim.

13 This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or the Isle of Man where the insured person normally lives. Otherwise, the law of England and Wales applies.

All acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Legal Expenses Insurance Section (continued) – provided by (DAS) – Eurolaw Legal Advice and Definitions for this section**Eurolaw Legal Advice**

DAS will give an insured person confidential legal advice over the phone on any personal legal problem relating to their journey, under the laws of the member countries of the European Union, Isle of Man, the Channel Islands, Switzerland and Norway.

An insured person can contact DAS' UK-based call centres 24 hours a day, seven days a week. However, DAS may need to call the insured person back depending on the enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am – 5pm, Monday to Friday, excluding public and bank holidays.

If an insured person calls outside these times, DAS will return their call.

To help check and improve service standards, DAS may record all inbound and outbound calls.

To contact the above service, phone DAS on +44 (0) 117 934 2111.

When phoning, please quote your Policy ID and reference: TV1/6855409.

DAS will not accept responsibility if the helpline service fails for reasons DAS cannot control.

Upon payment of an additional premium your policy will cover winter sports – (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 17 days in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are a beginner skier do not undertake a black run).

We will pay:	For:	Provided:	If you need to claim:
<p>up to £500 for owned ski equipment.</p> <p>single article limit: £250</p> <p>up to £150 for hired ski equipment.</p> <p>Single article limit: £150</p> <p>Unreceipted items: up to £150</p>	<ul style="list-style-type: none"> at our option to repair or replace any ski equipment that is damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. 	<ul style="list-style-type: none"> you have paid your excess or accept it will be deducted from any settlement. you have complied with the carrier's conditions of carriage. you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and / or their contents or ski equipment damaged whilst in use. for delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report. 	<p>For all loss or damage claims during transit:</p> <p>you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all damage claims keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all other losses you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p>
<p>up to £250</p> <p>up to £15 per 24 hours delay, up to a maximum of £250</p> <p>up to £15 per 24 hours up to a maximum of £250</p>	<ul style="list-style-type: none"> the loss or theft of your lift pass. the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 24 hours from the time you arrived at your trip destination. the loss of use of your ski pack following your injury or illness during your trip. 	<ul style="list-style-type: none"> the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items. you have a valid claim for medical expenses. you have supporting medical evidence confirming your inability to ski 	
<p>up to £15 per 24 hours up to a maximum of £250</p>	<ul style="list-style-type: none"> each <i>full 24 hour period</i> you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort. 	<ul style="list-style-type: none"> you are skiing during the peak season for the ski resort you are skiing/snowboarding in. you have obtained a letter from the local ski school or ski resort management stating the reason for closure, the date, time of the closure and the date and time it re-opened. 	
<p>up to £15 per 24 hours up to a maximum of £250</p> <p>No Cover</p>	<ul style="list-style-type: none"> the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort. the cost of physiotherapy treatment on your return to your home country. 	<ul style="list-style-type: none"> you are not claiming for more than £15 per full 24 hour period. you are claiming for physiotherapy treatment which is directly related to an injury or illness which occurred during your trip, and for which you received treatment during your trip and there is a valid claim under section B2 of this policy. 	

BE AWARE! The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort.

We will pay:	For:	Provided:	If you need to claim:
<p>Loss of pre-paid excursions up to £300</p>	<ul style="list-style-type: none"> pre-paid shore excursions that you are unable to participate in due to your confinement to a hospital, or ships hospital bed during your trip. 	<ul style="list-style-type: none"> you have paid or accept that your excess will be deducted from any settlement. you have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your excursion. 	<p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p>
<p>Skipped port benefit £50 per port up to a maximum of £250</p>	<ul style="list-style-type: none"> up to £50 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions 	<ul style="list-style-type: none"> you are not claiming for a missed port caused by strike or industrial action. you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure. you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it. you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator there is a valid claim under section B2 of this policy on page 14. 	<p>Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay.</p> <p>You will need to obtain independent confirmation of the circumstances.</p> <p>You can provide a written report confirming the length of confinement with your cabin during your trip.</p>
<p>Cabin confinement up to £50 per 24 hours, up to a maximum of £250</p>	<ul style="list-style-type: none"> for each full 24 hour period that you are confined to your cabin or in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid. 		
<p>BE AWARE! No cover is provided under this cruise extension for:</p> <ul style="list-style-type: none"> <i>anything mentioned in the conditions and exclusions (page 10).</i> any amounts recoverable from any other source alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss 			

Gadget extension (Policy B Section 12) on payment of additional premium

This extension to your policy is administered by Bastion Insurance Services Ltd and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group.

We will cover:	For:	Provided:	If you need to claim:
<p>each Insured Person up to the value shown in your summary of cover</p> <p>Please be aware that we can only insure gadgets that are:</p> <ul style="list-style-type: none"> • purchased as new, in the UK, with evidence of ownership available; • purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available; • gifted to you as long as you are able to provide a gift receipt; • not more than 48 months old (or 18 months old if claiming for a laptop) at the date you start your trip; and • in good condition and full working order at the time this policy was purchased. 	<ul style="list-style-type: none"> • the cost of repairing your Gadget if it is damaged as the result of an accident whilst on your trip • the cost of repairing your gadget if it is damaged as a direct result of electrical or mechanical breakdown occurring whilst on your trip and outside of the manufacturer's guaranteed period. <p><i>N.B. Repairs will be carried out using readily available parts. Where possible we will use original parts but in some cases, unbranded parts may be used. In the event that any repairs authorised by us under this policy invalidate your manufacturer's warranty, we will repair or replace your gadget for the remaining period of your manufacturer's warranty.</i></p> <ul style="list-style-type: none"> • the cost of replacing your gadget and accessories if they are accidentally lost or stolen whilst on your trip (where only a part or parts of your gadget have been accidentally lost or stolen we will only replace that part or parts). • the reimbursement of unauthorised calls or data download if your mobile phone is accidentally lost or stolen whilst on your trip and is used fraudulently. 	<ul style="list-style-type: none"> • you have paid your excess or accept it will be deducted from any settlement. • you are not claiming for items which have been damaged by:- <ul style="list-style-type: none"> - you deliberately damaging or neglecting the gadget; - you not following the manufacturers instructions; - routine servicing, inspection, maintenance or cleaning; - a manufacturers defect or recall of the gadget; - repairs carried out that have not been pre-approved by us; - repairs carried out by non-manufacturer approved repairers; - liquid damage to your gadget(s) where the event causing the need to claim involved you taking your gadget(s) on a boat, other water vessels or whilst taking part in water activities; - cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance; - the use of non-original accessories; - wear and tear, including but not limited to replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials, or gradual deterioration of performance; or - if the serial number has been deliberately tampered with in any way. • you are not claiming for theft: <ul style="list-style-type: none"> - from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the Gadget has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicles windows and doors closed and locked and all security systems have been activated. A copy of the repairers account for such damage, or other evidence of damage must be supplied with any claim; - from any building or premises (including your holiday accommodation) unless the theft involves force in gaining entry to or exit from the building or premises, resulting in damage to the building or premises. A copy of the repairers account for such damage, or other evidence of damage must be supplied with any claim; - where your Gadget was in the possession of a third party (other than a member of your immediate family) at the time of the event giving rise to a claim under this insurance; - when away from your home, unless the Gadget is concealed on or about your person when not in use; - where the gadget has been left unattended when it is away from your home or holiday accommodation; - where all available precautions have not been taken; or - if you do not report the theft or loss of your Gadgets to the Police within 48 hours of discovering it, or as soon as possible after that, and do not obtain a written Police report. • you are not claiming for the reimbursement of charges where you have not provided an itemised bill from your service provider. • you are not claiming for the cost for any calls or data where you have not reported the incident to your service provider to bar and blacklist your phone within 24 hours of discovery of the incident. • you are not claiming for unauthorised calls or data download exceeding the sum of £1,500. 	<p>Please telephone our claims department:</p> <p style="text-align: center;">+44 (0) 345 074 4813</p> <p style="text-align: center;">9am-6pm Monday to Friday 10am-4pm Saturday</p> <p style="text-align: center;">gadgetclaims@directgroup.co.uk</p> <p><i>If your gadget is lost or stolen you need to do the following:</i></p> <ol style="list-style-type: none"> <i>1. notify the Claims Administrators as soon as possible but in any event within 28 days of any incident likely to give rise to a claim under this insurance;</i> <i>2. report the theft or accidental loss of any gadget to the Police within 48 hours of discovery and obtain a written crime report in support of a theft claim or written lost property report in support of an accidental loss claim;</i> <i>3. report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.</i> <p><i>Airtime Providers' numbers;</i></p> <ul style="list-style-type: none"> - 3 – +44 (0) 7782 333 333 - BT Mobile – +44 (0) 8000 322 111 - O2 – +44 (0) 8705 214 000 - Orange – +44 (0) 7973 100 150 - T-Mobile – +44 (0) 845 412 5000 - Virgin – +44 (0) 8456 000 789 - Vodafone – +44 (0) 7836 191 191 - EE – +44 (0) 7953 966 250 <ol style="list-style-type: none"> <i>4. If your gadget is damaged you MUST provide this gadget for inspection / repair in the UK.</i>

BE AWARE! This policy is not a replacement as a new policy. If the gadget(s) cannot be repaired we will replace with identical gadget(s), if this is not possible we will replace it with one of comparable or better specification or the equivalent value. Replacement items will only be delivered to a UK address of your choice. You will need to arrange onward shipment to your destination country. The excess waiver does not apply to this section. No cover is provided under this gadget extension for: *anything mentioned in the conditions and exclusions (page 11).*

- loss, theft or damage to any electrical items as defined on page 8 as these are covered under Section B4.
- loss, theft or damage to a drone (see policy definition on page 8).
- we will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; **no additional premium is required for activities listed in Activity Pack 1.** We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact us on 0345 812 0033 and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or money in excess of £200. *Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.*

Activity Pack 1 – Covered as standard

Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, Bridge Swinging, Bungee Jumping, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fell Running (up to 1,000m), Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball – Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore –recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (within half a mile of the shore), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (Pool, not open water), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga.

Activity Pack 2 – Additional Premium required

(in addition to the activities listed under Pack 1) Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), *Airsoft*, Angling/Fishing (Sea), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Cross Country Running, Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), Fly boarding, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football, Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Street Hockey, Surf life-saving (organised competition), *Surfing*, Tough Mudder, Trampolineing, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, up to 1 day Skiing (On Piste)/Dry slope Skiing/Snowboarding (On Piste), War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training).

Activity Pack 3 - Additional Premium required

(in addition to the activities listed under Pack 1 & 2) – Included upon payment of winter sports premium Adventure Racing (up to 12 hours), American Football (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, *River Tubing*, Rodeo, Roller Hockey, Rugby (Amateur Game), Sand Boarding, *Sand Dune Surfing/Skiing*, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – Open Water, Snow Biking, *Snow Mobile/Ski Doos**, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (open water), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – Open Water, Telemarking, Tree Top Canopy Walking, *Under 17 Driving (not public roads)*, Zorb Football.

Activity Pack 4 - Additional Premium required

(in addition to the activities listed under Pack 1-3) Blowcarting/Land Yachting/Kite Buggy, Boxing Training, *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving – indoor/ outdoor swimming pool only, Jousting, Kite-Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paraqliding*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, *Snow Karting*, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, *Water Skiing (Jumping)*.

Activity Pack 5 - Additional Premium required

(in addition to the activities listed under Pack 1-4) Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), *River Bugging*, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferratta, *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

Activity Pack 6 - Additional Premium required

(in addition to the activities listed under Pack 1-5) Adventure Racing (up to 24 hours), Assault Courses including High Ropes, *Black Water Rafting*, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing, Zip Trekking.

Activity Pack 7- Additional Premium required

(in addition to the activities listed under Pack 1-6) Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), *Tandem Skydive (maximum of 2 jumps per trip)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

Activity Pack 8 - Additional Premium required

(in addition to the activities listed under Pack 1-7) Adventure Racing (up to 48 hours), *Airboarding*, Alligator Wrestling, Bobsleigh, Boulderling, Boxing, Bull Running, Coasteering, *Drag Racing*, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, Ice Speedway, Judo (competition), Karate (competition), Kendo (competition), Luge/Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), *Parachuting*, Potholing, *Rowing (Off-shore Recreational)*, *Sailing/Yachting (Off-shore recreational)*, *Shark Diving/Swimming (no cage, full safety equipment and supervised)*, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, *Solo Sky Diving (maximum of 1 jump per trip)*, *Sky Jumping*, *Sky Surfing*, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), *Yachting (racing/crewing) - outside territorial waters (offshore)*.

If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk

Alternatively, please advise the section of the insurance on which you want to claim and your policy number to:

The Claims Department, 1 Tower View, Kings Hill, West Malling ME19 4UY Telephone: 0203 829 6761 or email claims@policyholderclaims.co.uk

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).

- pass any and all correspondence relating to outstanding medical bills to us with your claim form, or if received afterwards, send them on to us quoting your claim reference number.
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any home contents insurance policy you may have or any other travel insurance policy.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent, as detailed on page 6.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- pay a maximum of £80 to your GP for medical records/ completion of a medical certificate as requested by us.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip under a single trip policy.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom, the Channel Islands or BFPO.

If you need to make a claim under Section B12 (Gadget extension)

- You must inform the police within 48 hours of discovery of any incident relating to theft, accidental loss or malicious damage, and obtain a written incident report. If the item is a mobile phone, you must also report the incident to your airtime provider.
- You must provide us with details of the claim and any other contract, guarantee, warranty or insurance that may apply to the loss including but not limited to household insurance. Where appropriate a rateable proportion of the claim may be recovered direct from these insurers.
- You must provide evidence of ownership for your gadgets and proof of travel to support any claim, and any other receipts or documents that it is reasonable for us to request. If you cannot provide evidence of ownership or proof of travel your claim will not be valid.
- You must pay the policy excess before your claim can be finalised.
- You cannot transfer the insurance to someone else without notifying us in writing and receiving confirmation from us.
- Notify the Claims Administrator on 0345 074 4813 or by email at gadgetclaims@directgroup.co.uk as soon as possible but ideally within 48 hours of the discovery of any incident likely to give rise to a claim under this section.

BE AWARE!



- We will process your claim under the terms and conditions of Section B of this insurance based on the first reason notified to us for the claim. If your claim is not covered and you then submit a claim having changed the reason, we will consider this as fraud. Details of all such cases will be passed to the appropriate agencies for action.

We will send you the appropriate claim form by email (or post if you prefer). This claim form will have a 'check list' of documents and evidence we will need to process your claim, please ensure you provide us with this information, if you are unable to then please include a note as to why certain evidence cannot be provided. Incomplete claim submissions.

Once you return this form to us, we will supply you with a claim number and send you an acknowledgement of this by email (please keep watch on your spam/junk folders).

You may submit your claim form and evidence by email but you should **not** destroy the originals in case we need them. For personal possession claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills, along with evidence of ownership and/or proof of purchase.

You should also report the theft or accidental loss of any mobile phone within 24 hours of discovery to your Airtime Provider and blacklist your handset.

Airtime Providers' numbers:

3 - +44 (0) 7782 333 333 BT Mobile – +44 (0) 8000 322 111 O2 - +44 (0) 8705 214 000 Orange - +44 (0) 7973 100 150 T-Mobile - +44 (0) 845 412 5000 Virgin - +44 (0) 8456 000 789
 EE - +44 (0) 7953 966 250 Vodafone - +44 (0) 7836 191 191

If your gadget is damaged you **must** provide this gadget for inspection / repair. Please note all repairs are carried out within the UK and repaired or replacement gadgets can only be despatched back to a UK address.

Who we are

We are the Lloyd's underwriter(s) identified in the contract of insurance and/or in the certificate of insurance.

The basics

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes personal data such as your name, address and contact details and other information that we collect about you in connection with the insurance cover from which you benefit. This information may also include more sensitive data such as information about your health and any criminal convictions.

In certain circumstances, we may need your consent to process certain information about you and this is explained in our privacy policy. Where we need your consent, we will ask you for it specifically. You do not have to give your consent, and you may withdraw your consent at any time. However, if you do not provide your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector. For example, agents or insurance intermediary (when making applications), insurers, reinsurers, loss-adjusters (if you claim), sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detections agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance coverage that we provide and to the extent required or permitted by law.

If you provide other people's details to us

Where you provide us or your agent or insurance intermediary with information about other people, you must make them aware that you are doing so. Where possible, you should also provide them with this notice.

If you would like more information

For more information about how we use your personal information, please see our privacy policy, which is available on our website (<https://www.dtw1991.com/pages/privacy-policy>) and in other formats upon request. Additional information on how the insurance market uses data is provided by the Lloyd's Market Association ("LMA") in their Insurance Market Core Uses Information Notice.

Contacting us and your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice(s) you should contact the insurance intermediary or agent who provided you with your insurance in the first instance, or you may get in touch with us by contacting:

The Data Protection Officer Coverys Managing Agency Ltd, One Creechurch Place, London, EC3A 5AF. +44 20 7977 0800 Data.protection@coverys.co.uk

LMA9151 (Amended) 25th April 2018

How the Legal Expenses Insurer collect data

To comply with data protection regulations DAS are committed to processing your personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use your information.

DAS may collect personal details, including your name, address and, on occasion your medical records. This is for the purpose of managing your products and services, and this may include underwriting, claims handling and providing legal advice.

Who DAS Are

DAS is part of DAS UK Holdings Limited (DAS UK Group). The uses of your personal data by DAS and members of the DAS UK Group are covered by DAS' individual company registrations with the Information Commissioner's Office.

How DAS will use your information

DAS may need to send your information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact you to ask for your feedback, or members of the DAS UK Group. If your policy includes legal advice DAS may have to send the information outside of the European Economic Area in order to give you legal advice on non-European Union law.

DAS will not disclose your personal data to any other person or organisation unless DAS are required to by DAS' legal and regulatory obligations. For example, DAS may use and share your data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS' website.

GOT A QUESTION

If you have any questions or comments about how DAS store, use or protect your information, or if you wish to request to see the information DAS hold about you, you can do this by calling 0344 893 9011, by writing to the Data Protection Officer at DAS Head Office address – DAS House, Quay Side, Temple Back, Bristol, BS1 6NH or by visiting www.das.co.uk

GADGET EXTENSION

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request. Email: dataprotectionenquiries@axa-assistance.co.uk

Sections A1 – B8 and Sections B10 - B11 are insured 100% by Syndicate DTW1991 at Lloyd's, and administered by Rothwell & Towler Ltd.

In the event that you wish to make a formal complaint to DTW1991 you should contact us using one of the following options:

- a) in writing (letter or email) to the address shown below; or
- b) by telephone to the telephone number shown below.

If your complaint is regarding the selling of your policies:

The Customer Services Manager

Rothwell & Towler Ltd

Tourism House, Woodwater Park,

Pynes Hill, Exeter, EX2 5WS

Email: complaints@rothwellandtowler.co.uk Tel: +44 (0) 345 812 0047

If your complaint is about the outcome of your claim, or assistance provided:

Customer Insights Manager

Policy Holder Claims

1 Tower View, Kings Hill, West Malling,

Kent, ME19 4UY

Email: complaints@policyholderclaims.co.uk Tel: +44 (0) 203 8296604

Once your complaint is received, We shall acknowledge it within 5 working days and shall attempt to respond within 14 days from the date of receipt but in any event no later than the response time stipulated by any instructions received from the relevant UK regulator.

In the event that you remain dissatisfied you can refer the matter to Lloyd's. Their address and contact details are as follows:

Complaints

Lloyd's Market Services, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Email: complaints@lloyds.com Tel: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint" available at www.lloyds.com/complaints or from the above address.

Your right to complain – for Section B9 Legal Expenses

If your complaint relates to Section B9 – Legal Expenses:

DAS always aims to give you a high quality service. If you think DAS have let you down, please write to DAS' Customer Relations Department at DAS' Head Office address – DAS House, Quay Side, Temple Back, Bristol, BS1 6NH Or you can phone us on 0344 893 9013, or email us at: customerrelations@das.co.uk Details of our internal complaint-handling procedures are available on request.

Your complaint may be more suitably handled by a comparable complaints scheme, the Legal Ombudsman Service. You can contact the Legal Ombudsman Service at:

PO Box 6806, Wolverhampton WV1 9WJ. You can also contact them by telephone on 0300 555 0333 or email them at enquiries@legalombudsman.org.uk Website: www.legalombudsman.org.uk

Using these services does not affect your right to take legal action

The Financial Ombudsman Service

If you remain dissatisfied after Lloyd's or **DAS** has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service,

Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

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

Telephone: 0800 023 4567 (free from mobile phones and landlines) or 0300 123 9123. For callers from abroad: +44(0)20 7964 0500.

The Financial Ombudsman Service offers a free and independent service to you, to help settle disputes between businesses providing financial services and their customers.

Financial Services Compensation Scheme (FSCS)

DTW 1991 Underwriting Limited and DAS Legal Expenses Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

European Online Dispute Resolution

If you have purchased your policy online and are unhappy with the product or the service you received, you can also use the European Commission's [Online Dispute Resolution](http://ec.europa.eu/consumers/odr/) service to make a complaint

at <http://ec.europa.eu/consumers/odr/>. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the

Financial Ombudsman Service will only be able to consider your complaint after the insurers have had the opportunity to consider and resolve this.

If your complaint relates to Section B12 – Gadget extension

In the first instance please contact:

The Customer Services Director

Direct Group

Quay Point

Lakeside Boulevard

Doncaster

DN4 5PL

Email: gadgetcomplaints@directgroup.co.uk Tel: +44 (0) 345 074 4788.

- Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response.
- The claim administrators will make every effort to resolve your complaint immediately. If they cannot resolve your complaint by the end of the next working day they will acknowledge your complaint within 5 days of receipt and will do their best to resolve the problem within four weeks by sending you a final response letter.
- If they are unable to resolve your complaint in this time they will write to advise you of progress and will endeavour to resolve your complaint within the following four weeks.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit <https://www.financial-ombudsman.org.uk/>
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

Section B14 is administered by Bastion Insurance Services Ltd, and underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA Financial Conduct Authority Register number is 202664. You can check this on the Financial Conduct Authority's Register by visiting the website www.fca.org.uk/register

Bastion Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0800 111 6768.