



# CoverCloud

## Gold cover

Single and Annual Multi Trip Policies

Single trip – RTYCC40029-05 A&B  
Annual Multi-trip – RTYCC40029-06 A&B

This policy is for residents of the United Kingdom,  
the Channel Islands or British Forces Posted Overseas only  
For policies issued from **01/02/2018** to **31/01/2019**

## YOUR IMPORTANT INFORMATION

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

**contact Emergency Assistance Facilities 24 hour  
emergency advice line on:**

**+44 (0) 203 829 6745**

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**IF YOU NEED A CLAIM FORM:**

**you can download the relevant form:**

**[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)**

**or contact Travel Claims Facilities on:**

**+ 44 (0) 203 829 6761**

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**IF YOU NEED LEGAL ADVICE:**

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

**+44 (0) 117 934 0553**

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**FOR GADGET CLAIMS PLEASE CONTACT THE  
CLAIMS ADMINISTRATORS:**

**+44 (0) 345 074 4813**

**[gadgetclaims@directgroup.co.uk](mailto:gadgetclaims@directgroup.co.uk)**

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

CoverCloud is a trading name of Acumen Insurance Services Ltd who are an Appointed Representative of Maintenance Assist Ltd who is Authorised and Regulated by the Financial Conduct Authority (FCA). Registered number 516611. Acumen Insurance Services Ltd, Registered in England No. 05004926. Registered Office: St Clare House, 30-33 Minorities, London, EC3N 1PE.

CoverCloud is Insured by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyds.

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<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>	
<b>Policy information</b>	
<p><b>Section A1 to Section B10 and Sections B12-B14</b> are insured by DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's (the <b>Company</b>). Registered in England and Wales No: 08330551, Registered Office: 71 Fenchurch Street, London, EC3M 4BS. DTW 1991 Underwriting Limited in 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: 71 Fenchurch Street, London, EC3M 4BS. 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><b>Section B11</b> is insured by DAS Legal Expenses Insurance Company Limited (the <b>Legal Expenses Insurer</b>) Registered in England and Wales Company Number: 103274, Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, Website: <a href="http://www.das.co.uk">www.das.co.uk</a> 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.</p> <p>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: <a href="http://www.daslaw.co.uk">www.daslaw.co.uk</a></p> <p>Full details are available on the Financial Service Register which is held on the Financial Conduct Authority's (FCA) website <a href="http://www.fca.org.uk">www.fca.org.uk</a> 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 8. 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>	
<b>Criteria for purchase</b>	
<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"> <li>• Have not started the trip.</li> <li>• Travel must take place within 1 year of the start date of your policy.</li> <li>• Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover</i>.</li> <li>• Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas</li> <li>• Are not travelling <u>within your home country</u> for less than 3 days on any one trip.</li> <li>• Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.</li> <li>• Understand there is no cover for cruises unless the cruise extension has been purchased and confirmed on your policy.</li> <li>• 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).</li> <li>• Is aged 90 years and under on your Annual Multi trip policy or your Single trip policy.</li> <li>• Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.</li> <li>• 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.</li> </ul>	

You must take care, when answering any questions we ask, to ensure that all information provided is accurate and complete. If we establish that you deliberately or recklessly provided us with false or misleading information we will treat this policy as if it never existed and decline all claims. However, if we establish that, unknown to you, an insured person deliberately or recklessly provided false or misleading information we shall treat this insurance, in so far as it relates to the insured person concerned, as if it had never existed and decline all claims relating to such insured person. 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 CALL ON 0345 812 0033**

Make sure you have all your medical information and medication details and policy number to hand. Open 9am – 5.30pm Mon-Fri, 9am – 4pm Saturdays.



**TO MAKE A CLAIM**

on the policy please visit [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk), call 0203 829 6761 or email [claims@tif-plc.co.uk](mailto:claims@tif-plc.co.uk). Open 8am-8pm Monday-Friday, Saturday 9am-1pm. You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

**TO MAKE A CLAIM UNDER LEGAL EXPENSES INSURANCE SECTION**

please contact DAS Legal Expenses Insurance Company Limited (DAS) +44 (0) 117 934 0553. Open 9am-5pm Monday-Friday



**IN CASE OF A SERIOUS EMERGENCY**

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities

**+44 (0) 203 829 6745**



**Your policy covers treatment at a public/state facility only, unless approved by us.** Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6745**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

**You will need to have some basic information for them to hand:**

- your telephone number in case you are cut off
- patient's name, age, and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have Cover Cloud Gold Travel Insurance, policy number and the date it was bought
- patient's UK GP contact details in case they need further medical information

**Things to be aware of/remember**

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

**OUT-PATIENT TREATMENT OR MINOR INJURY OR ILLNESS**

If you need to see a doctor, ask your hotel reception or tour representative for the nearest public/state medical facility. Some hotels will urge you to seek private treatment however this is not necessary as private medical facilities vary greatly and are not equipped to deal with all emergencies. They may give you unnecessary treatment and at inflated prices - if you are ever in doubt please call the assistance team for advice on where to seek treatment. In Europe you should show them your EHC card as medical treatment will be free or at a reduced cost and you will not be required to contribute towards the claim as the standard policy excess will be reduced to NIL (increased excesses applied to declared conditions will still be required to be paid, if related to the cause of you requiring medical treatment). You will only be covered for the cost of private treatment if this is approved in advance by Emergency Assistance Facilities. If your outpatient bill is less than £500 then you will need to pay this to the medical facility, and ensure you keep all receipts so you can claim upon your return. In the event that you need to seek outpatient treatment when you are travelling in any of the countries listed below then it may be that immediate payment can be arranged locally using the services of Charge Care International whom we have appointed to act on our behalf. To take advantage of this service please show the treating doctor or clinic the logo shown to the right as this will enable them to identify our membership and avoid language difficulties. If the hospital you are treated at subscribes to this service they will ask to see your proof of insurance so it is important to carry this with you. You will be asked to complete a simple Charge Care form to confirm the nature of the treatment received. The doctor or clinic will collect the policy excess from you and send their bill to Charge Care for payment. The countries where this service is available are: Greece and the Greek Islands, Cyprus, Bulgaria, Egypt and Turkey. <http://www.chargecare.net/>



**WHAT IF YOU WANT TO COME HOME EARLY?**

This policy covers you to come home early because you are ill or injured only if medical treatment is not available locally. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6745** for advice first. If you need to come home for any other reason, such as the illness of a close relative in the United Kingdom, Channel Islands or BFPO then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6761.

## Summary of cover

Pages 3-6

(This is **only** a brief description of the cover provided and some of the principal conditions and exclusions; you **must** refer to the relevant section in the policy wording, schedule and endorsement for full details).

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)</b>				
<b>A1</b>	<b>If you are unable to go on your trip</b> Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, being summoned for jury service, subpoenaed as a witness at a court of law, or the requirements of H.M. Forces. (Course charges or tuition fees are not included)	<b>£3,000</b>	<ul style="list-style-type: none"> <li>cancellation is caused by your, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy or HM forces requirements.</li> <li>the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> <li>cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office against "All Travel" or "All but Essential Travel".</li> </ul>	<b>£50</b>
<b>A2</b>	<b>If your scheduled airline stops trading</b> Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.	<b>£2,500</b>	<ul style="list-style-type: none"> <li>your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent.</li> <li>the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	<b>Nil</b>
<b>TRAVEL POLICY (cover starts when you leave home to begin your trip)</b>				
<b>B1</b>	<b>If your travel plans are disrupted</b> <b>If your scheduled airline stops trading</b> Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.	<b>£2,500</b>	<ul style="list-style-type: none"> <li>your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent.</li> <li>the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.</li> </ul>	<b>Nil</b>
	<b>If your departure is delayed by 12 hours or more</b> Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	<b>£50 per 12hrs up to a maximum of £350</b>	<ul style="list-style-type: none"> <li>you are at the airport/port/station.</li> <li>you have obtained written confirmation of the delay from your booking agents, airline or transport provider.</li> </ul>	<b>Nil</b>
	<b>If you choose to cancel after a 24 hour delay</b> If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.	<b>£3,000</b>	<ul style="list-style-type: none"> <li>you are unable to recoup costs from any other provider or agency.</li> <li>you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> </ul>	<b>£50</b>
	<b>Missed departure</b> Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or accident, or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.	<b>£1,000</b>	<ul style="list-style-type: none"> <li>you have independent written confirmation of the circumstances.</li> <li>you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO.</li> </ul>	<b>Nil</b>
<b>B2</b>	<b>If you need emergency medical attention</b> To cover fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	<b>£10,000,000</b>	<ul style="list-style-type: none"> <li>you are not claiming for any private medical treatment.</li> <li>you have called our emergency assistance service to authorise bills over £500.</li> <li>you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared to us and we have accepted in writing, and you have paid the required premium).</li> </ul>	<b>£50</b>
	<b>Emergency dental treatment</b> Cover for emergency dental treatment only for immediate relief of pain.	<b>£600</b>	<ul style="list-style-type: none"> <li>you are not claiming for work involving the use of precious metals in any dental treatment.</li> <li>you are not claiming for the provision of dentures, crowns or veneers.</li> </ul>	<b>£50</b>
	<b>Public hospital inconvenience benefit per 24 hours</b> For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	<b>£100 per 24hrs up to a maximum of £2,000</b>	<ul style="list-style-type: none"> <li>you are in a public/state hospital.</li> </ul>	<b>Nil</b>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B3</b>	<b>If you need to come home early</b> Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	<b>£3,000</b>	<ul style="list-style-type: none"> <li>you have actually returned home earlier than originally booked.</li> <li>you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service.</li> <li>you are not claiming due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion.</li> </ul>	<b>£50</b>
<b>B4</b>	<b>If your possessions are lost, stolen or damaged</b> Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:	<b>£2,500</b>	<ul style="list-style-type: none"> <li>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a></li> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs</li> <li>you have proof of purchase for items over the value of £50.</li> <li>you are not claiming for duty free items.</li> <li>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50).</li> <li>your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe.</li> <li>you are not claiming for a mobile/smart phone, accessories or calls.</li> <li>you are not claiming for contact/corneal lenses.</li> <li>you have kept all of your receipts for essential items purchased if your baggage is delayed.</li> </ul>	<b>£50</b>
	<p style="text-align: right;">Clothes —————▶ <b>£400</b></p> <p style="text-align: right;">Luggage —————▶ <b>£250</b></p> <p style="text-align: right;">Shoes —————▶ <b>£250</b></p> <p style="text-align: right;">Cosmetics —————▶ <b>£200</b></p> <p style="text-align: right;">Fine jewellery and watches —————▶ <b>£350</b></p> <p style="text-align: right;">Electrical items and photographic equipment —————▶ <b>£350</b></p> <p style="text-align: right;">Buggies, Strollers &amp; Car seats —————▶ <b>£150</b></p> <p style="text-align: right;">Laptops —————▶ <b>£400</b></p> <p style="text-align: right;">Eyewear —————▶ <b>£150</b></p> <p style="text-align: right;">Unreceipted items —————▶ <b>£150</b></p>			
	<b>If your possessions are delayed by 12 hours</b> Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by more than 12 hours on your outward journey.	<b>£150 per 12hrs up to a maximum of £450</b>	<ul style="list-style-type: none"> <li>you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of your claim for lost possessions.</li> <li>you have obtained written confirmation of the delay from your operator.</li> </ul>	<b>Nil</b>
<b>B5</b>	<b>If your cash is lost or stolen</b> Cover for your cash if it is lost or stolen. Cash limit if under 18 years	<b>£500</b> <b>£75</b>	<ul style="list-style-type: none"> <li>your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange.</li> </ul>	<b>£50</b>
	<b>If your passport is lost or stolen</b> Cover to contribute towards the cost of an emergency travel document —————▶ <b>£150</b> Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos) —————▶ <b>£150</b>		<ul style="list-style-type: none"> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs.</li> <li>you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home.</li> </ul>	<b>Nil</b> <b>Nil</b>
<b>B6</b>	<b>If you are hijacked</b> Cover for each full 24 hour period you are confined due to hijack <b>If you are mugged</b> Cover for each full 24 hour period you are hospitalised following a mugging	<b>£250 for each 24hrs up to a maximum of £2,500</b> <b>£50 for each 24hrs up to a maximum of £250</b>	<ul style="list-style-type: none"> <li>you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement.</li> <li>you have obtained a written Police report confirming the incident.</li> </ul>	<b>Nil</b> <b>Nil</b>
<b>B7</b>	<b>Personal liability</b> Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	<b>£2,000,000</b>	<ul style="list-style-type: none"> <li>you have not admitted responsibility, or agreed to pay any monies.</li> <li>you inform us as soon as you have any knowledge of any impending prosecution, inquest, official inquiry or fatal accident in connection with any such incident.</li> <li>your claim is not due to any form of motorised transport or sailing vessel.</li> <li>you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion.</li> </ul>	<b>£50</b>

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B8</b>	<b>Accidental death and disability benefit</b> A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> <li>you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75</i>).</li> <li>you qualify for the full benefit, no partial settlements are payable.</li> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident caused by violent external and visible means.</li> <li>you are not under 18 or over 75 and claiming permanent disablement.</li> </ul>	
	<b>Accidental death benefit</b>	<b>£20,000</b>		<b>Nil</b>
	<b>Permanent loss of sight or limb</b>	<b>£15,000</b>		<b>Nil</b>
	<b>Permanent total disablement</b>	<b>£20,000</b>		<b>Nil</b>
<b>B9</b>	<b>If a natural disaster occurs</b> Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.	<b>£500</b>	<ul style="list-style-type: none"> <li>the disaster occurs <u>during</u> your trip.</li> <li>you have not been offered alternative accommodation by your tour operator/booking agent.</li> <li>you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative.</li> </ul>	<b>Nil</b>
<b>B10</b>	<b>Pet care</b> Benefit for each complete 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO for your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel / cattery fees.	<b>£25 per 24hrs up to a maximum of £250</b>	<ul style="list-style-type: none"> <li>your pets stay actually exceeds the pre-booked period of accommodation.</li> <li>you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.</li> <li>any claims where the delay is less than 24 hours in total.</li> </ul>	<b>Nil</b>
<b>B11</b>	<b>If you need legal advice or to make a claim for an insured incident – Provided by DAS Legal Expenses Insurance Company Limited</b> DAS will pay an appointed representative, on behalf of the insured person, costs and expenses incurred following an insured incident.  For full details of how to make a claim and for more information on the Helpline Services available to you please refer to Section B11 – Legal expenses on pages 23-25	<b>£50,000 in pursuing compensation for an insured event</b>	<ul style="list-style-type: none"> <li>reasonable prospects exist for the duration of the claim</li> <li>the date of the occurrence of the insured incident is during the period of cover shown on your insurance validation documentation.</li> <li>any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the area of cover (e.g. Worldwide).</li> <li>the insured incident happens within the area of cover (e.g. Worldwide).</li> </ul>	<b>Nil</b>

**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.**

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
<b>B12</b>	<b>Winter sports extension</b>			
	<b>Owned ski equipment</b> cover for your ski equipment if it is lost, stolen or damaged.	<b>£1,000</b>	<ul style="list-style-type: none"> <li>you are able to provide proof of the loss/damage and provide receipts</li> <li>you have obtained independent written confirmation.</li> <li>you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on <a href="http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/">www.tifgroup.co.uk/services/claims/wear-tear-depreciation/</a></li> </ul>	<b>£50</b>
	<b>Single article limit</b> —————>	<b>£500</b>		
	<b>Unreceipted items</b> —————>	<b>£150</b>		
	<b>Hired ski equipment</b> cover for your hired ski equipment if it is lost, stolen or damaged.	<b>£400</b>	<ul style="list-style-type: none"> <li>you have a Police report confirming the loss and kept all receipts for any incurred costs</li> <li>your equipment is delayed on your outbound journey from the UK, Channel Islands or BFPO.</li> </ul>	<b>£50</b>
	<b>Single article limit</b> —————>	<b>£400</b>		
	<b>Unreceipted items</b> —————>	<b>£150</b>		
	<b>Loss of lift pass</b> cover for the loss or theft of your lift pass.	<b>£750</b>	<ul style="list-style-type: none"> <li>the ski equipment was not left in an unattended vehicle 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.</li> </ul>	<b>£50</b>
	<b>Delayed ski equipment</b> cover for hiring ski equipment if yours is delayed over 24 hours.	<b>£25 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>you have supporting medical evidence confirming your inability to ski.</li> </ul>	<b>Nil</b>
	<b>Loss of ski pack</b> cover for loss of use due to your injury or illness.	<b>£25 per 24hrs up to a maximum of £500</b>		<b>Nil</b>
	<b>Piste closure</b> cover for each full 24 hours the piste is closed due to lack of snow.	<b>£25 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>you are skiing during the peak season for your destination resort.</li> <li>you have obtained written confirmation detailing dates and times the resort/piste was closed.</li> </ul>	<b>Nil</b>
	<b>Avalanche and Landslide closure</b> cover for each full 24 hours the piste/resort is closed due to an avalanche or landslide.	<b>£25 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>the avalanche has occurred after your departure from the UK, Channel Islands or BFPO.</li> </ul>	<b>Nil</b>
	<b>Physiotherapy in the United Kingdom</b> cover for the cost of physiotherapy treatment upon your return to your home country.	<b>£350</b>	<ul style="list-style-type: none"> <li>the physiotherapy is a continuation of treatment received due to an injury which occurred during your trip.</li> </ul>	<b>Nil</b>

**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.**

<b>Section:</b>	<b>Benefit:</b>	<b>Cover available up to:</b>	<b>Cover is only provided if:</b>	<b>Your excess:</b>
<b>B13</b>	<b>Cruise extension</b> <b>If you cannot use your pre-paid shore excursion</b> Cover if you cannot participate in your pre-paid shore excursion due to your confinement to a hospital, or ships hospital bed during your trip.	<b>£750</b>	<ul style="list-style-type: none"> <li>• you have independent written confirmation of the circumstances.</li> </ul>	<b>£50</b>
	<b>Skipped port benefit</b> Per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions	<b>£100 per port up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>• <b>the rerouting of the ship is not due to:</b> <ul style="list-style-type: none"> <li>- civil unrest in the country where you were due to visit,</li> <li>- inability to berth due to previous tsunami, hurricane or tornado, volcanic ash over the country you were due to visit or an earthquake in the country you were due to visit;</li> <li>- strike or industrial action.</li> </ul> </li> </ul>	<b>Nil</b>
	<b>Cabin confinement</b> Benefit per 24 hours if you are confined to your cabin due to injury or illness.	<b>£100 per 24hrs up to a maximum of £500</b>	<ul style="list-style-type: none"> <li>• you have a valid claim under section B2 and have independent written confirmation of your confinement.</li> </ul>	<b>Nil</b>
<b>B14</b>	<b>Gadget extension</b>		<ul style="list-style-type: none"> <li>• you have paid your excess.</li> <li>• you have not left your gadgets unattended in a public place.</li> <li>• you are not claiming for the cost of replacing any music stored on the gadget.</li> <li>• you are not claiming for any unused credit on your mobile phone.</li> <li>• you are not claiming for the same items under Section B4 personal possessions.</li> <li>• your gadget was bought as new in your home country.</li> <li>• you have insured the full value of your gadget.</li> <li>• your gadget is less than 48 months old (or less than 18 months old if a laptop) when the policy is purchased. This insurance does not cover gadgets for which you cannot provide evidence of ownership to prove that the gadget was purchased as new and within your home country.</li> <li>• the circumstances of any accidental loss cannot be clearly identified, i.e. where you are unable to confirm the time and place where you last had your gadget.</li> <li>• proof of usage for your gadget can be provided or evidenced.</li> <li>• you did not damage, accidentally lose or have your gadget/s stolen whilst travelling on public transport or on an aircraft unless it was carried in your hand luggage or on your person.</li> </ul>	
	Cover for your gadget if it is lost or stolen whilst on your trip.	<b>£1,500</b>		<b>£50</b>
	Cover for your gadget if it is accidentally damaged whilst on your trip.	<b>£1,500</b>		<b>£50</b>
	Cover for if your accessories are accidentally lost or stolen at the same time as your gadget.	<b>£150</b>		<b>Nil</b>
	Cover for if your e-wallet is used fraudulently.	<b>£500</b>		<b>Nil</b>
	<b>Section B14 is provided by Bastion Insurance Services Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE. See page 30 for more information.</b>			

## 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 heart or circulatory condition?	Yes	
	A stroke or high blood pressure?	Yes	
	A breathing condition (including Asthma)?	Yes	
	Any type of Cancer?	Yes	
	Any type of Diabetes?	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

9am-5:30pm 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. 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.

No

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?

Yes

No

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

Yes

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

**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.

## CHANGE IN HEALTH

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, 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 9.
- any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip.

On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date. Subsequent trips start from the date of booking.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Alternatively cover will cease upon expiration of your policy, whichever is the first. No further trips are 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 return flight to the UK, Channel Islands or BFPO from your international departure point;

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.

<b>YOUR POLICY WORDINGS</b>	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.
<b>CANCELLING YOUR POLICIES</b>	<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 of 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 no refund of premium will be made. To obtain a refund please contact the insurance intermediary who arranged the insurance for you on <b>0345 812 0033</b>.</p> <p>We can cancel this insurance by giving you thirty (30) days' notice in writing.</p> <p>We will only do this for a valid reason (examples of valid reasons are as follows):</p> <ul style="list-style-type: none"> <li>- non-payment of premium</li> <li>- a change in risk occurring which means that we can no longer provide you with insurance cover</li> <li>- non-cooperation or failure to supply any information or documentation we request</li> </ul> <p>If this insurance is cancelled then, provided a claim or the possibility of a claim has not been notified to us, you will 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 will do so by notifying your insurance intermediary and sending you a letter of cancellation 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>
<b>BE CAUTIOUS</b>	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> .
<b>PREGNANCY</b>	<b>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.</b>
<b>MEDICAL COVER</b>	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.
<b>EHIC</b>	<b>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.</b> 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 <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> 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 <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a> . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.
<b>MEDICARE</b>	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.
<b>YOUR EXCESS</b>	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. 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 confirmed in writing by us (PLEASE NOTE the optional excess waiver will not apply to excesses allocated to existing medical conditions). The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

<p><b>AUSTRALIA AND NEW ZEALAND</b></p> <p><b>BACK COUNTRY</b></p> <p><b>BEACH SWIMMING</b></p> <p><b>BFPO</b></p> <p><b>BUSINESS ASSOCIATES</b></p> <p><b>CASH</b></p> <p><b>CHANGE IN HEALTH</b></p> <p><b>CHANNEL ISLANDS</b></p> <p><b>CHAPTER 11</b></p> <p><b>CLOSE RELATIVE</b></p> <p><b>CRUISE</b></p>	<p>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.</p> <p>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.</p> <p>Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.</p> <p>British Forces Posted Overseas.</p> <p>A business partner, director or employee of yours who has a close working relationship with you.</p> <p>Sterling or foreign currency in note or coin form.</p> <p>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.</p> <p>Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.</p> <p>A form if 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.</p> <p>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).</p> <p>A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.</p>	<p><b>CURTAILMENT</b></p> <p><b>DOMESTIC FLIGHT</b></p> <p><b>EMERGENCY TREATMENT</b></p> <p><b>ESSENTIAL ITEMS</b></p> <p><b>EUROPE INCLUDING SPAIN</b></p> <p><b>EUROPE EXCLUDING SPAIN</b></p> <p><b>EXCESS</b></p> <p><b>EXISTING MEDICAL CONDITION</b></p> <p><b>FAMILY</b></p> <p><b>FLIGHT</b></p> <p><b>HOME</b></p>	<p>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.</p> <p>A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.</p> <p>Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.</p> <p>Underwear, socks, toiletries and a change of clothing.</p> <p>All countries included in Europe, but including Spain, Balearic Islands and the Canary Islands.</p> <p>Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, 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, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, The Channel Islands, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.</p> <p>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.</p> <p>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.</p> <p>Two adults and their dependents who are under the age of 18, living at the same address and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.</p> <p>A service using the same airline or airline flight number.</p> <p>One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.</p>	<p><b>HOME COUNTRY</b></p> <p><b>INSURED PERSON/YOU/YOUR</b></p> <p><b>INSHORE</b></p> <p><b>INTERNATIONAL DEPARTURE POINT</b></p> <p><b>MANUAL LABOUR</b></p> <p><b>MEDICAL CONDITIONS</b></p> <p><b>OFF PISTE</b></p> <p><b>ON PISTE</b></p>	<p>Either the United Kingdom or the Channel Islands.</p> <p>Any person named on the insurance validation documentation.</p> <p>Within 12 Nautical miles off the shore.</p> <p>The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.</p> <p>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.</p> <p>Any disease, illness or injury, including any psychological conditions.</p> <p>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.</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>
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<p><b>OFFSHORE</b> Over 12 Nautical miles off the shore</p> <p><b>OPEN WATER SWIMMING</b> Swimming in outdoor bodies of water such as open oceans, lakes and rivers, outside of marked swimming areas and with the absence of a lifeguard.</p> <p><b>PAIR OR SET</b> Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p> <p><b>POSSESSIONS</b> Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p style="text-align: center;">↓</p> <p><b>Clothes</b> Underwear, outerwear, hats, socks, stockings, belts and braces.</p> <p><b>Cosmetics*</b> Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes. *excluding items considered as 'Duty Free'</p> <p><b>Luggage</b> Handbags, suitcases, holdalls, rucksacks and briefcases.</p> <p><b>Electrical items &amp; photographic equipment</b> Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones, games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, films, discs or cartridges.</p> <p><b>Drones</b> Un-manned aerial vehicles.</p> <p><b>Fine jewellery &amp; watches</b> Rings, watches, necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p><b>Buggies, Strollers &amp; Car seats</b> Buggies, Strollers &amp; Car seats.</p> <p><b>Laptops</b> Portable computer suitable for use whilst travelling.</p> <p><b>Eyewear</b> Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p><b>Duty free</b> Any items purchased at duty free.</p> <p><b>Shoes</b> Boots, shoes, trainers and sandals.</p>		<p><b>PUBLIC TRANSPORT</b> Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p> <p><b>REDUNDANCY</b> 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><b>RELEVANT INFORMATION</b> A piece of important information that would increase the likelihood of a claim under your policy.</p> <p><b>RESIDENT</b> 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><b>SCHEDULED AIRLINE</b> 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><b>SKI EQUIPMENT</b> Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p> <p><b>SKI PACK</b> Ski pass, ski lift pass and ski school fees.</p> <p><b>SPORTS AND HAZARDOUS ACTIVITIES</b> Any recreational activity that requires skill and involves increased risk of injury.</p> <p><i>If you are taking part in <b>any sport/activity</b> please refer to page 29 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please call us on 0345 812 0033 or email <a href="mailto:info@covercloud.co.uk">info@covercloud.co.uk</a></i></p>		<p><b>TRAVEL DOCUMENTS</b> Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p><b>TRAVELLING COMPANION</b> 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><b>TRIP</b> A holiday or journey that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation. <u>Both during the period of cover.</u></p> <p><b>UNATTENDED</b> 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><b>UNITED KINGDOM</b> United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p><b>WE/OUR/US</b> DTW 1991 Underwriting Limited on behalf of Syndicate 1991 at Lloyd's.</p> <p><b>WINTER SPORTS</b> Skiing, snowboarding and ice skating.</p> <p><b>WORLDWIDE</b> Anywhere in the world.</p> <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b> Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>	
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<p><b>ACCIDENTAL LOSS</b></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><b>GADGETS</b></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><b>TERRORISM</b></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><b>ACCESSORIES</b></p>	<p>Means anything that came in the same packaging as the gadget, such as earphones and mains chargers.</p>				
<p><b>CLAIMS ADMINISTRATORS</b></p>	<p>Direct Group Limited.</p>			<p><b>WE / US / OUR</b></p>	<p>UK General Insurance Ltd, on behalf of Great Lakes Insurance SE.</p>
<p><b>EVIDENCE OF OWNERSHIP</b></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>	<p><b>PRECAUTIONS</b></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><b>YOU / YOUR</b></p>	<p>The person who owns the gadgets as stated on the application form.</p>
		<p><b>PROOF OF USAGE</b></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>		

## Conditions and exclusions applying to your policies

Below are some important conditions and 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, unless you have paid the appropriate additional premium.
- 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.
- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.
- 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 10).
- Any claim due to your carrier's refusal to allow 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 9).
- The usage of Drones (see policy definition on page 10).
- Cruises, unless the appropriate cruise extension has been paid for (see policy definition on page 9).
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- You piloting or travelling in an aircraft not licensed to carry passengers.
- 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.

### 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 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, or relating to fraudulent use of your e-wallet facility up to the maximum value of £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:	Provided you:	If you need to claim:
<p><b>up to £3,000 for your proportion of prepaid:</b></p> <ul style="list-style-type: none"> <li>• transport charges;</li> <li>• loss of accommodation;</li> <li>• foreign car hire; and</li> <li>• pre-paid excursions booked before you go on your trip</li> </ul> <p><b>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss</b> (Course charges or tuition fees are not included unless agreed in writing by us)</p>	<ul style="list-style-type: none"> <li>• you or a travelling companion is ill, injured or dies before the trip starts.</li> <li>• a close relative or a close business associate in your home country is ill, injured or dies before the trip starts.</li> <li>• the person you are going to stay with is ill, injured or dies before the trip starts.</li> </ul>	<ul style="list-style-type: none"> <li>• have paid or accept that your excess will be deducted from any settlement</li> <li>• have complied with the health declaration on page 7 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid.</li> <li>• accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing.</li> <li>• have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip.</li> <li>• accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed.</li> <li>• are not cancelling due to the death, injury or illness of any pets or animals.</li> <li>• accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to booking, you will not be covered;                         <ul style="list-style-type: none"> <li>- a travel companion not insured by us;</li> <li>- a close relative of you or your travel companion;</li> <li>- a business associate of you or your travel companion; or</li> <li>- the person you are intending to stay with.</li> </ul> </li> <li>• are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</li> </ul>	<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>
	<ul style="list-style-type: none"> <li>• you are required for jury service or as a witness in a court of law.</li> </ul>	<ul style="list-style-type: none"> <li>• are not cancelling due to a criminal act committed by you or where you are the defendant in the court case.</li> </ul>	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> <li>• you or a travel companion have been made redundant.</li> </ul>	<ul style="list-style-type: none"> <li>• are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and have been in continuous employment for two years (see definition – redundancy on page 10).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> <li>• of the requirements of HM forces.</li> </ul>	<ul style="list-style-type: none"> <li>• have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds).</li> </ul>	<p>Obtain written confirmation to validate your circumstances.</p>

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

- anything mentioned in the conditions and exclusions (page 12).
- the fear of an epidemic, pandemic, infection or allergic reaction.
- your disinclination to travel or 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.
- a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate.
- your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time.
- the advice or recommendation of the Foreign and Commonwealth Office against "all travel" or "all but essential travel" applicable at the time of your departure.

## If your scheduled airline stops trading (Policy A Section 2)

We will pay:	If:	Provided your:	If you need to claim:
up to £2,500 to cover any amounts already paid for the scheduled flight that you are unable to get back.	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent <u>before your departure</u> from your home country causing you financial loss.</li> </ul>	<ul style="list-style-type: none"> <li>excess has been paid or deducted from any settlement.</li> <li>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.</li> <li>booking has not been taken over by another airline.</li> <li>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.</li> </ul>	<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 has stopped operating, 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 conditions and exclusions (page 12).
- 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:
up to £2,500 for the proportionate value of the <u>unused part</u> of your scheduled airline ticket.	<ul style="list-style-type: none"> <li>the airline on which you are booked becomes insolvent after your departure from your home country.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<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>
£50 for trip disruption allowance per 12 hours up to a maximum of £350 in total.	<ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed for more than 12 hours from its scheduled departure time from your international departure point.</li> </ul>	<ul style="list-style-type: none"> <li>you are at the airport/port/station and the delay is over 12 hours.</li> <li>delay is not due to the diversion of aircraft after it has departed</li> </ul>	
up to £3,000 for the cancellation of your trip.	<ul style="list-style-type: none"> <li>after 24 hours of delay at the airport of your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip.</li> </ul>	<ul style="list-style-type: none"> <li>your trip is not a one-way trip.</li> <li>your excess has been paid or deducted from any settlement.</li> </ul>	
up to £1,000 for alternative transport to get you to your trip destination.	<ul style="list-style-type: none"> <li>the vehicle in which you are travelling to your international departure point 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.</li> </ul>	<ul style="list-style-type: none"> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> <li>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.</li> </ul>	

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

- anything mentioned in the conditions and exclusions (page 12).
- any compensation when your tour operator 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.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p><b><u>for trips outside &amp; inside your home country:</u></b>  <b>up to £10,000,000 <u>outside</u> your home country OR up to £15,000 <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:</b></p>	<ul style="list-style-type: none"> <li>• fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services.</li> <li>• 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.</li> <li>• the cost of returning your ashes home or the return of your body to your home.</li> </ul>	<ul style="list-style-type: none"> <li>• any costs where you have not paid your excess.</li> <li>• 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.</li> <li>• 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.</li> <li>• costs of private treatment <u>unless our 24 hour Emergency Assistance Facilities service has agreed</u> and adequate public facilities are not available.</li> <li>• 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.</li> </ul>	<p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b>+44 (0) 203 829 6745</b></p> <p><b>Call our 24 hour medical helpline 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</b></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><b>up to £7,000</b></p> <p><b>public hospital benefit of £100 per 24 hours, up to a maximum of £2,000</b></p>	<ul style="list-style-type: none"> <li>• your death outside your home country for your burial or cremation.</li> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>• the cost associated with the diversion of an aircraft due to your death, injury or illness.</li> <li>• repairs to or for artificial limbs or hearing aids.</li> <li>• the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency.</li> <li>• any extra costs for single/private accommodation in a hospital or nursing home.</li> </ul>	<p>For cases where the Emergency Assistance Facilities service 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 EHIC card.</p>
<p><b>up to a maximum cost of £600</b></p>	<ul style="list-style-type: none"> <li>• emergency dental treatment only to treat sudden pain.</li> </ul>	<ul style="list-style-type: none"> <li>• work involving the use of precious metals in any dental treatment.</li> <li>• the provision of dentures, crowns or veneers.</li> <li>• any treatment or work which could wait until your return home.</li> </ul>	

**BE AWARE!** Your policy is intended to cover immediate treatment in an emergency situation. We reserve the right to repatriate you immediately for treatment in your home country when this is deemed to be preferable regardless of your original travel plans. All medical decisions are at the discretion of our medical director. It is essential for you to contact the Emergency Assistance Facilities service prior to being admitted anywhere. In this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

**No cover is provided under this section for:**

- **anything mentioned in the conditions and exclusions (page 12)** (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 service, *Emergency Assistance Facilities*.
- 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 Emergency Assistance Facilities, 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.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>up to £3,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> <li>• pre-paid excursions booked before you go on your trip</li> <li>• loss of accommodation;</li> <li>• foreign car hire; and</li> <li>• either your pre-booked return travel costs, or the cost of your curtailment travel costs whichever is the greater</li> </ul> <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>PLEASE NOTE</i> Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</p>	<ul style="list-style-type: none"> <li>• your early return home because of the death, injury or illness of:                             <ul style="list-style-type: none"> <li>- you or a friend with whom you are travelling;</li> <li>- a close relative who lives in your home country;</li> <li>- a close business associate who lives in your home country; or</li> <li>- a friend who lives abroad and with whom you are staying with.</li> </ul> </li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law;</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>• you, a friend, business associate or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend, business associate or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood.</li> </ul>	<ul style="list-style-type: none"> <li>• any payment where you have not suffered any financial loss.</li> <li>• coming home due to your existing medical condition, unless declared and accepted by us in writing.</li> <li>• coming home due to an existing medical condition of a non-travelling close relative, the person you are staying with, a business associate or a travelling companion.</li> <li>• the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value.</li> <li>• any claim due to the death, injury or illness of any pets or animals.</li> <li>• the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate.</li> <li>• any unused portion of your original ticket where you have been repatriated.</li> <li>• coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction.</li> <li>• curtailment cover where the trip is of 2 days duration or less or is a one-way trip.</li> <li>• an unlawful action by you or criminal proceedings against you or anyone included in your booking.</li> <li>• the curtailment of your trip by the tour operator.</li> <li>• curtailment due to financial circumstances of you, a non-travelling close relative, the person you are staying with, a business associate or a travelling companion.</li> </ul>	<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><b><u>If you need to cut short your trip:</u></b></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p style="text-align: center;"><b>+44 (0) 203 829 6745</b></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 emergency assistance service 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 conditions and exclusions (page 12).
- 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 arrangements which exceed the standard of the original pre-booked return travel arrangements as part of your original trip.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of <b>£2,500</b> for <u>your possessions</u>, with a maximum amount for:</p> <ul style="list-style-type: none"> <li>Clothes —————&gt; <b>£400</b></li> <li>Luggage —————&gt; <b>£250</b></li> <li>Shoes —————&gt; <b>£250</b></li> <li>Cosmetics —————&gt; <b>£200</b></li> <li>Fine jewellery &amp; watches —————&gt; <b>£350</b></li> <li>Electrical items &amp; photographic equipment —————&gt; <b>£350</b></li> <li>Buggies, Strollers &amp; Car seats —————&gt; <b>£150</b></li> <li>Laptops —————&gt; <b>£400</b></li> <li>Eyewear —————&gt; <b>£150</b></li> </ul> <p>Unreceipted items up to a maximum of: —————&gt; <b>£150</b></p>	<p><i>either</i></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• have paid your excess or accept it will be deducted from any settlement.</li> <li>• have complied with the carrier's conditions of carriage.</li> <li>• have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>• own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>• 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.</li> <li>• 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).</li> <li>• have not left electrical items, eyewear, jewellery &amp; 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.</li> <li>• 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.</li> <li>• have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider.</li> </ul>	<p><b><u>For all damage claims:</u></b> 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 at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p><b><u>For all loss or damage claims during transit:</u></b> (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> <p><b><u>For all losses</u></b> 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><b><u>For delay claims</u></b> 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><b>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.</b></p>
<p><b>£150 per 12 hour period up to a maximum of £450</b></p>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>		

**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. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12) 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, 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 £500 (cash limit of £75 if under 18)</p>	<ul style="list-style-type: none"> <li>the loss or theft of your cash during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>your cash or passport is:                             <ul style="list-style-type: none"> <li>on your person.</li> <li>held in a safe or safety deposit box where one is available.</li> <li>left <u>out-of-sight</u> in your <i>locked</i> trip accommodation.</li> </ul> </li> </ul>	<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 £150</p>	<ul style="list-style-type: none"> <li>cover to contribute towards the cost of an emergency travel document.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<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 sterling is involved, documentary evidence of possession (e.g. cash withdrawal receipt or bank statement showing withdrawal).</p>
<p>up to £150</p>	<ul style="list-style-type: none"> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul>	<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 conditions and exclusions (page 12).
- 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.
- you are not otherwise insured for this incident.

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

We will pay:	For:	Provided:	If you need to claim:
<p>up to £250 per 24 hours</p> <p>up to a total of £2,500</p>	<p>each full 24 hour period you are:</p> <ul style="list-style-type: none"> <li>confined as a result of a hijack.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<p>Claims will need to be supported by a written report from the appropriate authorities.</p>
<p>up to £50 per 24 hours up to a total of £250</p>	<ul style="list-style-type: none"> <li>hospitalised following a mugging attack</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<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 conditions and exclusions (page 12).
- 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 £2,000,000</p>	<ul style="list-style-type: none"> <li>• 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"> <li>- injury, illness or disease of any person.</li> <li>- 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.</li> <li>- loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• your excess has been paid or deducted from any settlement.</li> <li>• <b>liability for loss of, or damage to, property or injury, illness or disease is not caused or suffered by:</b> <ul style="list-style-type: none"> <li>- 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.</li> <li>- your ownership, care, custody or control of any animal.</li> </ul> </li> <li>• <b>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any:</b> <ul style="list-style-type: none"> <li>- 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.</li> </ul> </li> </ul>	<p><b><u>Never admit responsibility to anyone</u></b> 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 conditions and exclusions (page 12).*
- 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. i.e. rental disclaimer.

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£20,000 →</p> <p>£15,000 →</p> <p>£20,000 →</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (limited to £1,000 when you are under 18 or over 75 at the time of incident).</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>you are not under 18 or over 75 and claiming permanent disablement.</li> <li>you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul>	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

**BE AWARE!** This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section

(\* Where you are not in paid employment or occupation, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy five (75) at the time of the incident

## If a natural disaster occurs (Policy B Section 9)

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £500</p>	<ul style="list-style-type: none"> <li>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, hurricane or the area is quarantined due to a major outbreak of an infectious disease.</li> </ul>	<ul style="list-style-type: none"> <li>you are able to provide evidence of the necessity to make alternative travel arrangements.</li> </ul> <p><b>your trip is not:</b></p> <ul style="list-style-type: none"> <li>within the United Kingdom or Channel Islands.</li> <li>formed as part of a tour operator's package holiday.</li> </ul>	<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 conditions and exclusions (page 12).
- 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, hurricane or infectious disease had already happened up to 2 weeks before you left home.

We will pay:	For:	Provided:	If you need to claim:
<p><b>£25 per 24 hours up to a maximum of £250</b></p>	<ul style="list-style-type: none"> <li>every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees.</li> <li>every complete period of 24 hours that you are unable to return home due to your illness.</li> </ul>	<ul style="list-style-type: none"> <li>your pets stay exceeds the pre-booked period of accommodation.</li> <li>your claim does not form part of the original pre-booked duration for your pet.</li> <li>you reached your international departure point on your return journey home in time to board the pre-booked transport.</li> <li>you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.</li> <li>you have a valid claim under section B2.</li> </ul>	<p>You will need to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.</p>

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

- *anything mentioned in the conditions and exclusions (page 12).*
- any claim where the delay is less than 24 hours in total.

**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.

<b>We will pay:</b>	<b>For:</b>	<b>Provided:</b>	<b>If you need to contact DAS:</b>	<b>What is not covered:</b>
<b>up to £50,000</b>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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.</li> <li>• 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;</li> <li>• 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.</li> </ul>	<p>If you have an accident abroad and require legal advice you should contact:</p> <p><b>DAS Legal Expenses Insurance Company Limited (DAS)</b></p> <p><b>24 hours a day, 7 days a week in the UK</b></p> <p>To obtain this service you should:</p> <p><b>telephone +44 (0) 117 934 0553</b></p> <p><b>Opening hours for other countries are Monday to Friday 9am-5pm excluding Bank Holidays.</b></p>	<ul style="list-style-type: none"> <li>- any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident;</li> <li>- 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.</li> <li>- any claim relating to negligence.</li> <li>- defending an insured persons legal rights, but DAS will cover defending counterclaim.</li> </ul>

**BE AWARE! DAS will not pay for the following:**

- **anything mentioned in the conditions and exclusions (page 12).**
- 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](http://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 £1,000 for owned ski equipment.</p> <p>single article limit: £500</p> <p>up to £400 for hired ski equipment.</p> <p>Single article limit: £400</p> <p>Unreceipted items: up to £150</p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>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.</li> <li>on delay, loss or theft claims you have notified the police, your carrier or tour operator's representative and obtained an independent written report.</li> </ul>	<p><b>For all loss or damage claims during transit:</b></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><b>For all damage claims</b> 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 at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p>
<p>up to £750</p> <p>up to £25 per 24 hours delay, up to a maximum of £500</p> <p>up to £25 per 24 hours up to a maximum of £500</p>	<ul style="list-style-type: none"> <li>the loss or theft of your lift pass.</li> <li>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.</li> <li>the loss of use of your ski pack following your injury or illness during your trip.</li> </ul>	<ul style="list-style-type: none"> <li>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.</li> <li>you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.</li> <li>you have a valid claim for medical expenses.</li> <li>you have supporting medical evidence confirming your inability to ski</li> </ul>	<p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p>
<p>up to £25 per 24 hours up to a maximum of £500</p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>you are skiing during the peak season for the ski resort you are skiing/snowboarding in.</li> <li>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.</li> </ul>	<p><b>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.</b></p>
<p>up to £25 per 24 hours up to a maximum of £500</p> <p>up to £350</p>	<ul style="list-style-type: none"> <li>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.</li> <li>the cost of physiotherapy treatment on your return to your home country.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for more than £25 per full 24 hour period.</li> <li>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.</li> </ul>	

**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. You can find full details of our wear and tear scale published on our website at [www.tifgroup.co.uk/services/claims/wear-tear-depreciation/](http://www.tifgroup.co.uk/services/claims/wear-tear-depreciation/)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 12).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort
- you are not otherwise insured for this incident

We will pay:	For:	Provided:	If you need to claim:
<p><b>Loss of pre-paid excursions up to £500</b></p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>you have paid or accept that your excess will be deducted from any settlement.</li> <li>you have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your excursion.</li> </ul>	<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><b>Skipped port benefit £100 per port up to a maximum of £500</b></p>	<ul style="list-style-type: none"> <li>up to £100 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for a missed port caused by strike or industrial action.</li> <li>you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure.</li> <li>you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.</li> <li>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator</li> <li>there is a valid claim under section B2 of this policy on page 16.</li> </ul>	<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><b>Cabin confinement up to £100 per 24 hours, up to a maximum of £500</b></p>	<ul style="list-style-type: none"> <li>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.</li> </ul>	<ul style="list-style-type: none"> <li>you are not claiming for a missed port caused by strike or industrial action.</li> <li>you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure.</li> <li>you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.</li> <li>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator</li> <li>there is a valid claim under section B2 of this policy on page 16.</li> </ul>	<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><b>BE AWARE! No cover is provided under this cruise extension for:</b></p> <ul style="list-style-type: none"> <li><i>anything mentioned in the conditions and exclusions (page 12).</i></li> <li>any amounts recoverable from any other source</li> <li>alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss</li> </ul>			

## Gadget extension (Policy B Section 14) on payment of additional premium

This extension to your policy is administered by Bastion Insurance Services Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE.

We will cover:	For:	Provided:	If you need to claim:
<p><b>each Insured Person up to the value shown in your summary of cover</b></p> <p><b>Please be aware that we can only insure gadgets that are:</b></p> <ul style="list-style-type: none"> <li>• <b>purchased as new, in the UK, with evidence of ownership available;</b></li> <li>• <b>purchased as refurbished in the UK direct from the manufacturer or network provider with evidence of ownership available;</b></li> <li>• <b>gifted to you as long as you are able to provide a gift receipt;</b></li> <li>• <b>not more than 48 months old (or 18 months old if claiming for a laptop) at the date you start your trip; and</b></li> <li>• <b>in good condition and full working order at the time this policy was purchased.</b></li> </ul>	<ul style="list-style-type: none"> <li>• the cost of repairing your Gadget if it is damaged as the result of an accident whilst on your trip</li> <li>• 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.</li> </ul> <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"> <li>• 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).</li> <li>• 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.</li> <li>• the reimbursement of fraudulent transactions made within the first 24 hours of discovering the theft or accidental loss of your e-wallet up to a maximum value of £500.</li> </ul>	<ul style="list-style-type: none"> <li>• you have paid your excess or accept it will be deducted from any settlement.</li> <li>• you are not claiming for items which have been damaged by:- <ul style="list-style-type: none"> <li>- you deliberately damaging or neglecting the gadget;</li> <li>- you not following the manufacturers instructions;</li> <li>- routine servicing, inspection, maintenance or cleaning;</li> <li>- a manufacturers defect or recall of the gadget;</li> <li>- repairs carried out that have not been pre-approved by us;</li> <li>- repairs carried out by non-manufacturer approved repairers;</li> <li>- 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;</li> <li>- cosmetic damage of any kind, including scratches, dents and other visible defects that do not affect safety or performance;</li> <li>- the use of non-original accessories;</li> <li>- 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</li> <li>- if the serial number has been deliberately tampered with in any way.</li> </ul> </li> <li>• you are not claiming for theft: <ul style="list-style-type: none"> <li>- 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;</li> <li>- 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;</li> <li>- 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;</li> <li>- when away from your home, unless the Gadget is concealed on or about your person when not in use;</li> <li>- where the gadget has been left unattended when it is away from your home or holiday accommodation;</li> <li>- where all available precautions have not been taken; or</li> <li>- 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.</li> </ul> </li> <li>• you are not claiming for the reimbursement of charges where you have not provided an itemised bill from your service provider.</li> <li>• 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.</li> <li>• you are not claiming for unauthorised calls or data download exceeding the sum of £1,500.</li> <li>• an e-wallet PIN has not been set on the gadget, or you have not followed the conditions relating to the security of the PIN i.e. the pin number has not been written down and left with your gadget.</li> </ul>	<p><b>Please telephone our claims department:</b></p> <p style="text-align: center;"><b>+44 (0) 345 074 4813</b></p> <p style="text-align: center;"><b>9am-6pm Monday to Friday</b> <b>10am-4pm Saturday</b></p> <p style="text-align: center;"><b><u><a href="mailto:gadgetclaims@directgroup.co.uk">gadgetclaims@directgroup.co.uk</a></u></b></p> <p><i>If your gadget is lost or stolen you need to do the following:</i></p> <ol style="list-style-type: none"> <li><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></li> <li><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></li> <li><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></li> </ol> <p><i>Airtime Providers' numbers;</i></p> <ul style="list-style-type: none"> <li>- 3 – +44 (0) 7782 333 333</li> <li>- BT Mobile – +44 (0) 8000 322 111</li> <li>- O2 – +44 (0) 8705 214 000</li> <li>- Orange – +44 (0) 7973 100 150</li> <li>- T-Mobile – +44 (0) 845 412 5000</li> <li>- Virgin – +44 (0) 8456 000 789</li> <li>- Vodafone – +44 (0) 7836 191 191</li> <li>- EE – +44 (0) 7953 966 250</li> </ul> <ol style="list-style-type: none"> <li><i>4. If your gadget is damaged you MUST provide this gadget for inspection / repair in the UK.</i></li> </ol>

**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.

No cover is provided under this gadget extension for:

- anything mentioned in the conditions and exclusions (page 13).
- loss, theft or damage to any electrical items as defined on page 10 as these are covered under Section B4.
- loss, theft or damage to a drone (see policy definition on page 10).
- any claim where you are already insured elsewhere for loss or theft of your e-wallet, such as your bank or your card provider.

**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 prize 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 (not open water), Softball, Squash, Stoolball, Swimming (pool - not open water), Swimming off a boat (with a qualified 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, Trampoline, 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, Jousting, Kite-Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paragliding*, *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 (up to 2 jumps maximum)*, 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, *Sky Diving*, *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)*.



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

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

**Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: 0203 829 6761**

#### 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 on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- 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 8.
- 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. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed 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 B14 (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 you 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](mailto: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 brokers (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 broker 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 broker 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, 71 Fenchurch Street, London EC3M 4BS +44 20 7977 0800 [Data.protection@coverys.co.uk](mailto: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](http://www.das.co.uk)

**Sections A1 – B10 and Sections B12 - B13** are insured 100% by Syndicate DTW1991 at Lloyd’s, and administered by Travel Insurance Facilities plc.

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 Complaints Manager

CoverCloud Insurance

Tourism House, Woodwater Park,

Pynes Hill, Exeter, EX2 5WS

Email: [travel@covercloud.co.uk](mailto:travel@covercloud.co.uk) Tel: +44 (0) 345 812 0033

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

Quality and Improvements Manager

Travel Insurance Facilities

1 Tower View, Kings Hill, West Malling,

Kent, ME19 4UY

Email: [complaints@tif-plc.co.uk](mailto:complaints@tif-plc.co.uk) Tel: +44 (0) 203 829 6604

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](mailto: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](http://www.lloyds.com/complaints) or from the above address.

## Your right to complain – for Section B11 Legal Expenses

**If your complaint relates to Section B11 – 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](mailto: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](mailto:enquiries@legalombudsman.org.uk) Website: [www.legalombudsman.org.uk](http://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](http://www.financial-ombudsman.org.uk)

Email: [complaint.info@financial-ombudsman.org.uk](mailto: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](http://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 B14 – 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](mailto: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 [www.fos.org.uk](http://www.fos.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.