

# Premier Life 25 Travel Insurance

Policy Number 1060WQ1

It is important that you take time to read this booklet as it contains important information about your travel insurance.

Section 1 is your Policy Summary and this gives you brief details of the cover provided by your insurance. Section 2 is your Policy Cover and fully explains the limits and conditions of your insurance.

Please read this booklet carefully, keep it in a safe place and take it with you when you travel. You must comply with the policy conditions. If you do not comply, we may refuse your claim or reduce your cover in the event of a claim.

## Travel Insurance Helplines

### Medical Assessment Helpline 0800 158 2267\*

Please read the Medical Warranty on page 11 for details of the information you need to provide relating to medical conditions.

You must call the Medical Assessment helpline if you:

1. have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
2. are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
3. are on a waiting list for, or are aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
4. have received a terminal prognosis
5. are travelling against the advice of a doctor or would be travelling against medical advice if you had sought such advice
6. know of any close relative, close business associate, travelling companion or person you plan to stay with (and upon whose good health your trip depends), who has a serious, chronic or recurring illness, injury or disease which could have an effect on your decision to take or continue your trip.

You need to do this:

- before you book a trip
- between booking your trip and paying any balance due for the trip, in the case of admission to hospital or referral to a consultant/specialist
- between booking your trip and the departure date, in the case of admission to hospital or referral to a consultant/specialist.

The medical screening team will advise you whether or not the medical conditions will be covered by this insurance.

If the hospital admission or referral to a consultant/specialist is in relation to a new medical condition or a condition that has previously been accepted by us, you will be covered for cancellation. If you still wish to travel, the Medical Assessment team will advise if you will be covered whilst you are on the trip.

Failure to disclose details of medical conditions before booking trips will result in no cover being provided for claims arising from the undisclosed condition.

Lines are open 8am-8pm Monday to Friday, 9am-5pm Saturday

### 24-hour Worldwide Medical Emergency Assistance Helpline

**In case of medical emergency (UK) call 0800 158 2268\* (fax 01603 605 175)**

**In case of medical emergency (worldwide) call (+44) 1603 605 172**

Please notify the Medical Emergency helpline as quickly as possible if you suffer any illness or injury while abroad. Tell them you are insured by Premier Life 25 and give them:

- Your name and contact phone or fax number
- Dates of travel
- The name, address and age of the patient, nature of illness/injury and name and telephone number of the attending doctor.

### Travel Assistant Helpline 0800 158 2275\*

This 24-hour service will give you a wide range of general travel advice from visas to vaccinations.

### Customer Services Helpline 0800 158 2277\*

Although the cover is wide ranging, exclusions do apply to this Travel Insurance. You should be aware of these exclusions before you travel. Having read what is covered, if you are still unsure of what is included, please call the Travel Insurance helpline. Lines are open 8am-8pm Monday to Friday, 9am-5pm Saturday.

### Travel Claims Helpline 0800 158 2271\*

To report a general claim and obtain advice, call the 24-hour Claims helpline **(+44) 1603 605173** if calling from abroad.

The Claims helpline will arrange to issue a claim form. When returning this, please state that you are insured by Premier Life 25 and also enclose original receipts, and/or any reports you need to support your claim.

### Legal Expenses Claims and Advice 0800 158 2272\*

If the claim is for legal expenses please call the 24-hour Legal Expenses Claims helpline. Please tell them you are insured by Premier Life 25.

\*For our joint protection and training purposes calls may be recorded and/or monitored.

### Upgrade Helpline 0800 158 2277\*

You can upgrade from the base cover for the following extensions:

- Extended Trip Durations
- Wedding and Civil Ceremony Cover
- Golfing Cover

For full details of the cover provided or to obtain a quote call the upgrade helpline and tell them you are a Premier Life 25 customer. Lines are open 8am – 8pm Monday to Friday, 9am – 5pm Saturday.

### FCO Travel Advice – Know Before You Go



As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas.

Before you go overseas check out the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel), it is packed with essential travel advice and tips plus up-to-date information about different countries. Contact the FCO on **0845 850 2829**†.

We are not responsible for the content of other websites.

# Guide to your Premier Life 25 Travel Insurance policy

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# Premier Life 25 Travel Insurance

**keyfacts**®

## Section 1 – Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in Section 2 of this booklet. It is important that you read the full policy wording carefully and keep it for future reference.

### Who is the insurer?

The insurer is Aviva Insurance Limited.

### What is Premier Life 25 Travel Insurance?

The Premier Life 25 Travel Insurance policy is designed to meet certain costs that might arise in the course of your travels.

Please refer to Section 2 of this booklet for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the policy.

### What are the benefits and features of Premier Life 25 Travel Insurance?

- Premier Life 25 Travel Insurance protects each account holder and his/her domestic partner on trips anywhere in the world. Dependent children under 18 years of age (under 23 years of age if still in full time education and living at home outside of term time) are covered provided they are travelling with the account holder or his/her domestic partner, or whilst travelling abroad on their own to visit and stay with close relatives who live abroad, for the duration of the trip.
- All trips must start and end in the UK and last no longer than 31 days.
- The policy only covers UK residents (meaning that your main home is in Scotland, England, Wales, Northern Ireland or Isle of Man; you are registered with a UK doctor and liable to pay tax in the UK).
- Cover is provided for business trips outside the UK and Channel Islands for the purpose of wholly office-based clerical and administrative duties.
- Cover is provided for winter sports activities for a maximum of 31 days in total in any consecutive 12 month period.
- Cover is provided for taking part in certain recreational leisure and winter sports activities. These are listed in this policy booklet, and also include some activity-based holidays where this is the main purpose of your trip.
- Individual trip upgrades are available for extended trip durations and wedding and civil ceremony cover.
- Our 24 hour Worldwide Medical Emergency Assistance Service will provide immediate help with any medical emergency you have when you are on your trip.

### What are the significant or unusual exclusions or limitations of Premier Life 25 Travel Insurance?

- The maximum time you can spend outside the UK in any consecutive 12 month period is 183 days.
- Each account holder and his/her domestic partner must be under 80 years of age at the start date of any trip.
- Holidays in the UK and Channel Islands will only be covered if they include two or more consecutive nights' stay in pre-booked holiday accommodation.

- Claims arising from paid or unpaid manual work or physical labour of any kind or business travel involving any dealings with members of the public.
- No cover for any claim resulting from your misuse of alcohol or drugs or your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to your judgement causing you to take actions you would not normally have taken.
- Any specific exclusion or limitation the insurer may send to you in writing.
- No cover for exacerbation of an accepted pre-existing medical condition where such exacerbation is solely caused by your use of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction).

### Pre-existing medical conditions – important declarations you must make

**Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Assessment team.**

It is important that you read and fully understand the Medical Warranty on page 11 of this booklet as you are required to tell the Medical Assessment team about pre-existing medical conditions. Upon assessing your declaration they will confirm whether cover can be provided if a claim occurs due to any pre-existing medical condition.

At the time of opening your Qualifying Account or booking any trip you must ensure that you have told the Medical Assessment team:

- if any insured person has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.
- if any insured person is under investigation or awaiting results, or is on a waiting list for, or is aware of the need for, in-patient treatment for any diagnosed or undiagnosed condition.
- if any insured person knows of any close relative, close business associate, travelling companion or person they plan to stay with (and upon whose good health their trip depends), who has a serious, chronic or recurring illness, injury or disease which could have an effect on their decision to take or continue their trip.

Between booking a trip and the departure date or prior to paying any final balance for the trip you must tell the Medical Assessment team:

- if any insured person, or anyone upon whose good health the trip depends, has been referred to a consultant/specialist or admitted to a hospital.

**As the Travel Insurance cover will continue for as long as the account holder has a Qualifying Account, has paid the monthly Qualifying Account fee and he/she remains eligible for the cover, you must tell the Medical Assessment team about any change in the status or control of any condition previously declared or if you or anyone upon whose good health the trip depends develops another medical condition.**

## Your policy cover

Name of relevant policy section	What are the benefits and features?
<b>Cancellation Charges</b>	<ul style="list-style-type: none"> <li>Refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in Section A of the policy wording.</li> </ul>
<b>Emergency Medical and Associated Expenses</b>	<ul style="list-style-type: none"> <li>Payment of expenses for emergency medical treatment following accidental injury or illness during your trip.</li> <li>Repatriation and other necessary travel and accommodation expenses are included.</li> </ul>
<b>Holiday Disruption</b>	<ul style="list-style-type: none"> <li>A benefit to compensate you for the disruption to your holiday if you are an in-patient in hospital or confined to your accommodation on medical advice for more than 48 hours during your trip.</li> </ul>
<b>Abandonment</b>	<ul style="list-style-type: none"> <li>Proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in Section D of the policy wording.</li> <li>Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.</li> </ul>
<b>Personal Accident</b>	<ul style="list-style-type: none"> <li>A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during your trip.</li> <li>A reduced death benefit applies to children under 16 years of age at the time of the incident.</li> </ul>
<b>Personal Liability</b>	<ul style="list-style-type: none"> <li>Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.</li> </ul>
<b>Delayed Departure</b>	<ul style="list-style-type: none"> <li>Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK.</li> <li>If you are delayed for more than 24 hours at your final point of international departure on your outward journey from the UK you can choose to abandon your trip.</li> </ul>
<b>Enforced Stay Abroad</b>	<ul style="list-style-type: none"> <li>Compensation if you are unable to return home on your scheduled return date due to closure of airspace, airport or port.</li> </ul>
<b>Missed International Departure</b>	<ul style="list-style-type: none"> <li>Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in Section I of the policy wording.</li> </ul>
<b>Legal Expenses and Advice</b>	<ul style="list-style-type: none"> <li>Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip.</li> <li>Access to a confidential personal legal advice helpline.</li> </ul>
<b>Hijack</b>	<ul style="list-style-type: none"> <li>A benefit for each 24 hours that you cannot reach your destination as a result of the transport you are travelling on being hijacked during your trip.</li> </ul>
<b>Mugging</b>	<ul style="list-style-type: none"> <li>A benefit for each 24 hours that you receive in-patient treatment due to injury caused by a mugging during your trip.</li> </ul>
<b>Catastrophe cover</b>	<ul style="list-style-type: none"> <li>A benefit towards extra accommodation and/or transport costs if you are forced to move from your independently booked accommodation, due to one of the reasons stated in Section M of the policy wording.</li> </ul>
<b>Pet Care</b>	<ul style="list-style-type: none"> <li>A benefit for each 24 hours that your cat or dog receives in-patient veterinary treatment as a result of suffering accidental injury whilst being cared for in the UK during your trip.</li> </ul>
<b>Temporary or Emergency Passport Expenses</b>	<ul style="list-style-type: none"> <li>Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport if yours is lost or stolen while you are abroad.</li> </ul>
<b>Personal Money</b>	<ul style="list-style-type: none"> <li>Cover for loss or theft of your personal money including cash, travellers' cheques, travel tickets, passport or driving licence during your trip.</li> <li>A limit applies to cash and banknotes and a reduced benefit applies to cash and banknotes for insured persons under 16 years.</li> </ul>
<b>Delayed Baggage</b>	<ul style="list-style-type: none"> <li>A benefit for temporary loss of baggage for more than 12 hours on your outward journey.</li> </ul>
<b>Baggage cover</b>	<ul style="list-style-type: none"> <li>Covers for loss, theft or damage to your personal belongings during your trip.</li> <li>A limit applies for single articles and for valuables.</li> </ul>
<b>Winter Sports cover :</b>	<ul style="list-style-type: none"> <li>For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip.</li> </ul>
• Winter Sports Equipment	
• Delay due to Avalanche	
• Piste Closure	
• Ski Pack	
• Inability to take part in Winter Sports Activities	

Name of relevant policy section(s)	What are the significant or unusual exclusions or limitations?
<ul style="list-style-type: none"> <li>• Cancellation Charges</li> <li>• Abandonment</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• for pre-existing medical conditions, unless disclosed to and accepted by the Medical Assessment team</li> <li>• for redundancy which you knew about at the time of opening your Qualifying Account or booking your trip, whichever is later</li> <li>• for travel and/or accommodation costs where these are recoverable from the provider</li> <li>• for administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of your claim</li> <li>• for the cost of travel or accommodation arranged using air miles, loyalty ownership schemes or similar promotions</li> <li>• for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements</li> <li>• for refund of any course or tuition fees.</li> </ul>
<ul style="list-style-type: none"> <li>• Emergency Medical and Associated Expenses</li> <li>• Holiday Disruption</li> <li>• Abandonment</li> <li>• Personal Accident</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• if you travel against medical advice</li> <li>• for pre-existing medical conditions, unless disclosed to and accepted by the Medical Assessment team</li> <li>• if you are motorcycling on a machine over 125cc, unless this is your mode of transport from the UK</li> <li>• if you use a quad bike/all terrain vehicle or Segway, on or off road</li> <li>• if you participate in any leisure activity, activity-based holiday or winter sports activity that is not listed in the policy wording.</li> </ul>
<ul style="list-style-type: none"> <li>• Personal Liability</li> </ul>	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> <li>• your job</li> <li>• the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned in the Leisure activities, activity-based holidays or winter sports activities section).</li> </ul>
<ul style="list-style-type: none"> <li>• Delayed Departure</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• where the reason for the delay was public knowledge at the time of opening your Qualifying Account or booking your trip, whichever is later</li> <li>• for internal and/or onward connecting travel</li> <li>• if the transport upon which you are booked to travel is cancelled by the carrier</li> <li>• if your holiday is solely within the UK and Channel Islands.</li> </ul>
<ul style="list-style-type: none"> <li>• Enforced Stay Abroad</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• for travel and/or accommodation costs where these are recoverable from the provider</li> <li>• if you fail to provide documentary evidence of the costs incurred</li> <li>• for refund of any costs for persons not insured under this policy</li> <li>• for additional travel expenses if prior to the notification of the airspace, or an airport/port, being closed you have not purchased your return ticket to the UK.</li> </ul>
<ul style="list-style-type: none"> <li>• Missed International Departure</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• where the reason for the delay was public knowledge at the time of opening your Qualifying Account or booking your trip, whichever is later</li> <li>• if your holiday is solely within the UK and Channel Islands.</li> </ul>
<ul style="list-style-type: none"> <li>• Legal Expenses and Advice</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• which do not have a reasonable prospect of succeeding</li> <li>• for any costs incurred before your claim has been accepted</li> <li>• relating to a dispute between you and any member of the Aviva group of companies</li> <li>• relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance</li> <li>• relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.</li> </ul>
<ul style="list-style-type: none"> <li>• Mugging</li> <li>• Temporary or Emergency Passport Expenses</li> </ul>	<p>We will not pay claims where the incident has not been reported to the police within 24 hours of discovery and a written police report obtained.</p>
<ul style="list-style-type: none"> <li>• Personal Money</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• if your personal money is left unattended</li> <li>• if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)</li> <li>• for loss of personal money not carried in your hand baggage whilst you are travelling.</li> </ul>
<ul style="list-style-type: none"> <li>• Baggage cover</li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• if your property is left unattended</li> <li>• if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)</li> <li>• for loss of valuables not carried in your hand baggage whilst you are travelling</li> <li>• for scuba diving or fishing equipment.</li> </ul>
<ul style="list-style-type: none"> <li>• Winter Sports cover : <ul style="list-style-type: none"> <li>- Winter Sports Equipment</li> <li>- Delay due to Avalanche</li> <li>- Piste Closure</li> <li>- Ski Pack</li> <li>- Inability to take part in Winter Sports Activities</li> </ul> </li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• for losses from motor vehicles</li> <li>• if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)</li> <li>• if you participate in any winter sports activity that is not listed in the policy booklet</li> <li>• for pre-existing medical conditions, unless disclosed to and accepted by the Medical Assessment team.</li> </ul>

## How long does my Premier Life 25 Travel Insurance run for?

The policy will remain in force until the first of the following automatic termination events occur – the account holder:

- closes the Qualifying Account
- fails to pay the monthly Qualifying Account fee
- reaches 80 years of age
- is no longer a UK resident.

As your circumstances may change over time, it is important that you review the terms and conditions of your Premier Life 25 Travel Insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

## Cancellation Rights

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date your Qualifying Account is opened or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Qualifying Account, cancellation of your insurance contract will also require your Qualifying Account to be closed. If you cancel within this period and have paid your first monthly Qualifying Account fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Qualifying Account fees that you have paid.

Note: If a joint account holder is not eligible for the Travel Insurance there will be no refund or reduction in the Qualifying Account fee.

To exercise your right to cancel, please contact your Barclays Bank branch.

## How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline detailed at the front of this booklet.

## How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

### Complaints relating to your bank account and the benefit provided with it

You can complain in person at your branch, in writing to:

Barclays Bank PLC  
Freepost RLTA-CSUE-TCHC  
Head Office Customer Relations  
1 Churchill Place  
London E14 5HP

by email: [customer.relations@barclays.com](mailto:customer.relations@barclays.com)  
or by telephone: 0800 282 390\*.

A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on **0800 400 100\*** or at [barclays.co.uk](http://barclays.co.uk) Alternatively you can write to:

Barclays Bank PLC  
Leicester LE87 2BB

### If your complaint relates to a claim you have made on this policy

Please telephone the Travel Claims helpline number shown on page 1 or write to:

Barclays Claims Department  
Aviva Insurance Limited  
PO Box 432  
Chichester PO18 8WP.

If this does not resolve the issue, please write to:  
Chief Executive  
Aviva Insurance Limited  
PO Box 6  
Surrey Street  
Norwich NR1 3NS.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of how to complain to the Financial Ombudsman can be found on their website:

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Would I receive compensation if the insurer were unable to meet their liabilities?

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS).

**You** may be entitled to compensation from the scheme if **they** cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit.

**You** can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## Other Important Information about your Policy

### Eligibility

You will be asked questions to establish your eligibility for, and understanding of this Travel Insurance, such as pre-existing medical conditions suffered by you, a travelling companion or close relative. Please read the Medical Warranty on page 11 and contact the Medical Risk Assessment helpline if required to do so.

If you are in any doubt as to what medical information should be disclosed, please contact the Medical Risk Assessment helpline.

### Data Protection Act – Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, and by Barclays Bank PLC. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes/authorities. Your information may also be used for research and statistical purposes and for crime and fraud detection and prevention purposes including money laundering. It may be transferred to a service provider or agent in another country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, Barclays Bank PLC, the insurer and/or other third parties will ensure that anyone to whom your information is passed agrees to treat your information according to a strict code of secrecy and security and will ensure that the same levels of protection are applied as we are required to apply to information held in the UK.

If you provide Barclays Bank, the insurer or its agents personal and financial information relating to another person in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you. For more details on accessing information held about you by Aviva Insurance Limited, write to:

The Data Protection Team  
Aviva Insurance Limited  
Pitheavis  
Perth  
PH2 0NH.



For more details on accessing information held about you by Barclays Bank PLC write to:

The Barclays Data Protection Team,  
Radbroke Hall,  
Cheshire,  
WAT6 9EU.

In assessing any claims, Barclays Bank PLC, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers and their agents either directly or via those acting for the insurer (such as loss adjusters or investigators) to obtain quotations on an ongoing basis and in the normal course of servicing and administering your insurance.

We may share your information with the Barclays Group. For more details on how Barclays will handle your information, please refer to the Barclays Retail Customer Agreement.

### Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, Barclays Bank PLC and/or the insurer or its agents may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by Barclays Bank PLC and/or the insurer or its agents.

### Fraud Prevention and Detection

In order to prevent and detect fraud Barclays Bank PLC and the insurer may at any time share information about you with other organisations and public bodies including the Police.

You should show these notices to anyone who has an interest in the insurance under the policy.

### Telephone Call Recording

For our joint protection calls may be recorded and/or monitored.

### Aviva's Regulatory Status

Aviva are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as Aviva Insurance Limited. Registered in Scotland, No. 2116. (Registered Office: Pitheavlis, Perth PH2 0NH) and our firm's reference number is 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on **0800 111 6768**.

## Section 2 – Policy Cover

### Welcome to your Premier Life 25 Travel Insurance

This insurance is included with **your Qualifying Account**. This policy booklet gives **you** full details of what is covered, what is not covered and the limits and conditions of cover. Please read **your** booklet carefully, keep it in a safe place and take it with **you** when **you** travel. **You** must comply with the policy conditions. If **you** do not comply, **we** may refuse **your** claim or reduce **your** cover in the event of a claim.

Please refer to the Definitions section for the meaning of words in bold text.

### 24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this Travel Insurance.

The service will be governed by the terms, conditions and exclusions in this policy and will be operated by **our** appointed Medical Emergency Assistance provider.

If any illness or injury means that **you** need to go into hospital as an in-patient or **you** are told by the treating doctor that **you** are going to require tests or investigations as an out-patient, **you** must call the Medical Emergency Assistance helpline number shown on page 1 before **you** make any arrangements. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital.

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that:

1. where necessary, hospitals are contacted; and/or
2. necessary medical fees are guaranteed; and/or
3. medical advisers are consulted.

If **you** need to return to the **UK** for any reason, it is also important that **you** contact the Medical Emergency Assistance helpline number shown on page 1 before **you** make any return journey arrangements.

It may affect **your** claim if **you** do not contact the Medical Emergency Assistance helpline.

### Travel Assistant helpline

The Travel Assistant is a helpline service that helps **you** sort out all kinds of travel problems. Before **you** go, and while **you** are away, Travel Assistant can help **you** with a wide range of travel advice, from information on the country or countries **you** are visiting to sorting out non medical emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day. To use the service, please call the helpline number shown on page 1. Say that **you** are insured by Barclays Premier Life 25. Please do not call this number for policy queries or changes.

### Advice before you travel

The Travel Assistant helpline service will give **you** advice on:

- any visa and entry permits **you** may need;
- any necessary vaccination and inoculation requirements, and where **you** can get them done;
- what **you** should take with **you** regarding first aid and health;
- what currencies and travellers' cheques to take with **you**, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries **you** plan to visit; and
- import and export allowances for tourists.

### While travelling

The Travel Assistant helpline service will also be able to help **you** while **you** are on a **trip** by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace **your** luggage with the airline operator if it is delayed or lost;
- on why, how, where and when **you** should contact local Embassies or Consulates;
- on how to transfer money out to **you** if **you** need it; and
- on cancellation of credit cards if lost or stolen, and helping **you** to report the loss to **your** card provider; and
- to relatives, friends or employers if **you** are unfortunate enough to go into hospital.

### Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if **you** need it.

Please note there is no charge for the provision of the advice, guidance and other emergency services while travelling. However, if **you** wish us to obtain goods or services on **your** behalf that are not covered by a claim under this policy, **you** will need to pay any fees the provider charges and **you** will need to adhere to the provider's terms and conditions.



## Helpful and Important Information about your insurance

This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill.

It does not cover:

- non-emergency treatment, or
- any treatment that you knew you might need whilst on your trip, or
- claims arising from any pre-existing medical conditions unless declared to and accepted in writing by the Medical Assessment helpline.

It is therefore very important that you read the Medical Warranty on page 11, and provide complete and accurate information. The Medical Warranty applies each time you book a trip under your Travel Insurance policy; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

### Amendments to your cover

You can upgrade from the standard cover for the extensions shown below. If you need an upgrade, please call the Upgrade helpline number shown on page 2 for further information and a quotation.

- Extended Trip Duration – you may be able to extend an individual trip from the standard 31 day limit.
- Wedding and civil ceremony cover – increased cover for wedding attire, gifts, rings and photos.
- Golfing cover – cover for loss, damage or theft of your golf clubs and green fees if you are unable to play due to accident or illness during your trip.

### Automatic Cover

The insurance cover automatically applies for each trip; this means you do not have to contact us every time you book a trip, unless you need to tell us about any change to a previously disclosed medical condition or the diagnosis of a new medical condition.

### Automatic Extension of Cover

If you cannot get back home before your cover ends, your insurance will remain in force as follows:

1. up to 14 days if any vehicle you are travelling in breaks down, or any vehicle, vessel, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if you cannot return home due to your accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by our Medical Emergency Assistance provider and agreed by us.

### Automatic Termination of Cover

All cover under this Travel Insurance policy will cease automatically:

- if the account holder closes the Qualifying Account.
- fails to pay the monthly Qualifying Account fee.
- when the account holder reaches 80 years of age.
- if you are no longer a UK resident.

If an insured person is on a trip at the time the account holder closes the Qualifying Account or reaches 80 years of age, all cover will cease when the trip ends.

If the Qualifying Account is held in joint names and any account holder reaches 80 years of age, cover will continue for any other eligible account holder and other insured persons until all account holders have reached 80 years of age.

## Changes we need to know about

Please call the Medical Assessment helpline shown on page 1 immediately if there are any changes to your health or the health of anyone else the trip depends on, (e.g. a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Warranty for details of the information you need to tell us about.

### Children

Dependent children who at the start date of the trip are under 18 years of age (under 23 years of age if still in full time education and living at home outside of term time) are only covered:

- when travelling with the account holder, or his/her partner, or
- whilst travelling abroad on their own to visit and stay with close relatives who live abroad, for the duration of the trip.

### Choice of Law

The law of England and Wales will apply to this contract, unless:

1. you and the Insurer agree otherwise; or
2. at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland or the Isle of Man in which case (in the absence of agreement to the contrary) the law of that country will apply.

### Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If you require any of these formats please contact the Customer Services helpline shown on page 1.

### Foreign and Commonwealth Office (FCO)

The FCO provides travel advice to help UK residents make judgements about travelling to a particular country, providing guidance on staying safe whilst in the country and being aware of ongoing issues that may interfere with your travel plans.

Please note this policy does not provide cover for Cancellation or Abandonment if you decide not to travel or continue a trip because the FCO has issued advice against all travel or all but essential travel to a particular country. In the event of such advice being issued for your destination, you should always contact your tour operator/travel agent in the first instance.

If you cannot rearrange your travel, you will have the full benefit of your insurance so long as you comply with the advice of the local authorities, for example by observing curfew restrictions and avoiding public gatherings or demonstrations and you do not put yourself in danger. Specifically, please note General Exclusions 1 and 4 in the General Exclusions section.

### Leisure activities and activity-based holidays

You are automatically covered for claims arising from your participation in a number of leisure activities on an incidental and recreational basis; or if you have booked an acceptable activity-based holiday – see the Leisure activities, activity-based holidays and winter sports activities section for full details.

### Quad Bikes/All Terrain Vehicles (ATV) or Segway

No cover exists under this policy for your use of a quad bike/ATV, as a rider or passenger, whether on or off-road.

### Policy Limits

Each section of your policy has a limit on the amount we will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for valuables in total. Check your policy booklet to see if the cover is adequate if you want to take expensive items away with you.

### Reasonable Care

You must take the same level of care as you would take if you did not have this insurance. You must take all reasonable precautions to protect yourself and prevent accidents, theft, loss or damage.

## Reciprocal Health Agreements

### • European Union

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly recommend that **you** take a European Health Insurance Card (EHIC) with **you**. Application forms can be obtained from the Post Office® or online and should be completed and validated before **you** travel. This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

### • Australia

If **you** require medical treatment in Australia **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet which can be obtained from the Department of Health.

## Scooters/Mopeds/Motorcycles

**You** are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle 125cc or under during **your trip** for incidental and recreational use, providing that **you** wear a crash helmet, and as a rider **you** are licensed to use such a vehicle in the **UK**.

No cover will apply for the hire of scooters, mopeds or motorcycles over 125cc.

If **you** are using a motorcycle as **your** mode of transport from the **UK**, the 125cc limit does not apply providing that **you** wear a crash helmet and appropriate protective clothing, and as a rider **you** are fully licensed and insured to use this vehicle in the **UK**.

No Personal Liability cover will apply under this policy for the use of any motorised vehicle.

## Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

## Trip Limit

**You** are covered for any **trip** beginning and ending in the **UK** that lasts no more than 31 days; please make sure that this **trip** duration is adequate for **your** needs before **you** travel. There is no cover at all for any **trip** that is longer than 31 days and **we** will not insure any part of any **trip** that is longer than 31 days unless **you** have purchased an appropriate **trip** extension upgrade before **you** leave **home** to begin **your trip**.

If **you** require cover for an extended duration please call the Upgrade helpline number shown on page 2, before **you** book **your** holiday, to ask whether or not **we** can extend the **trip** limit under this policy.

## Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## Your Cancellation Rights

**You** have a statutory 14 day period in which to cancel **your** insurance contract. This period begins on the date **your** **Qualifying Account** is opened or the date **you** receive **your** policy document, whichever is the later. As **your** insurance contract forms part of **your** **Qualifying Account**, cancellation of **your** insurance contract will also require **your** **Qualifying Account** to be closed. If **you** cancel within this period and have paid **your** first monthly **Qualifying Account** fee, it will be refunded. If **you** cancel at a later date, **you** will not be refunded the monthly **Qualifying Account** fees that **you** have paid.

Note: If a joint account holder is not eligible for the Travel Insurance there will be no refund or reduction in the **Qualifying Account** fee.

To exercise **your** right to cancel, please contact **your** Barclays Bank branch.

## Definitions

Wherever the following words or phrases appear in bold in this policy, they will have the following meanings.

### Abandon/Abandonment

Returning to the **UK** before **your** scheduled return date (including being repatriated by **us** to a hospital), or being an in-patient in hospital for more than 24 hours during **your trip**.

### Account holder

Any person named as an account holder on the **Qualifying Account**, who is under 80 years of age at the start date of the **trip**.

### Barclays Bank PLC

Barclays Bank PLC, Registered in England number: 1026167  
Registered office: 1 Churchill Place, London, E14 5HP.

### Business Travel

Travel outside of the **UK** and Channel Islands, if the reason for **your** journey is to carry out office based clerical or administrative duties only, which does not involve **you** dealing with members of the public.

### Close Business Associate

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

### Close Relative

**Your** mother, father, sister, brother, marital/civil or domestic partner who lives with **you**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

### Doctor

A registered member of the medical profession practising in the **UK** who is not related to **you** or anyone **you** are travelling with.

### Excess/Excesses

The amount(s) that **you** will have to pay towards any claim. This applies to each claim per **insured person** per section, where applicable.

### Home

**Your** home address in the **UK**.

### Loss of One or More Limbs

The loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

### Partner

The person that the **account holder** lives with at **home** in a domestic relationship, whether married or cohabiting (as if husband and wife), regardless of gender, who is under 80 years of age at the start date of the **trip**.

### Period of Insurance

Each **trip** **you** make, whilst the **Qualifying Account** is in force, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, warranties and exclusions.

Cover for each separate **trip** applies as follows:

- Cancellation cover begins from the date of opening the **Qualifying Account** or the date of booking each separate **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.
- Cover under all other sections starts when **you** leave **your home** and continues for the duration of each **trip** providing that **you** do not exceed the **trip** limit.

The maximum time **you** can spend outside of the **UK** in any consecutive 12 month period is 183 days in total.

## Permanent Total Disablement

A permanent and total disability that means **you** cannot do any kind of job.

## Personal Money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports and driving licences.

## Point of International Departure

The airport, port or station from which **you** will undertake international travel from or into the **UK**.

## Pre-booked Holiday Accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip**, but not including residential properties belonging to family or friends.

## Qualifying Account

The Premier Life 25 current account.

## Total Loss Of Sight

Complete and permanent loss of sight.

## Travelling Companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

## Trip(s)

Journeys beginning and ending in the **UK** that last no more than 31 days that are either:

- holidays outside the **UK** and Channel Islands; or
- **business travel** outside the **UK** and Channel Islands; or
- holidays within the **UK** and Channel Islands that include two or more consecutive nights stay in **pre-booked holiday accommodation**.

## UK

England, Scotland, Wales, Northern Ireland and Isle of Man.

## UK Resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** in the **UK** and who is liable to pay taxes in the **UK**.

## Unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe. Property left in a motor vehicle is unattended unless the vehicle is locked and the items have been placed out of view in an enclosed storage compartment, boot or luggage space.

## Valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment.

## We, Us, Our, Insurer

Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Winter Sports Equipment

Skis, snowboard, boots, helmets, bindings or poles.

## You/Your/Yours/Yourself/Insured Person

The **account holder**, his/her **partner** and their dependent children who at the start date of the **trip** are under 18 years of age (under 23 years of age if still in full time education and living at **home** outside of term time).

Children are only covered:

- when travelling with the **account holder**, or his/her **partner**, or
- whilst travelling abroad on their own to visit and stay with **close relatives** who live abroad for the duration of the **trip**.

## Medical Warranty

Please read this very carefully as it may affect your cover:

1. **You** must contact the Medical Assessment helpline number shown on page 1 if at the date **you** opened **your Qualifying Account** or when booking a **trip** (whichever is later), **you**:
  - a. have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
  - b. are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
  - c. are on a waiting list for, or are aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
  - d. have received a terminal prognosis
  - e. are travelling against the advice of a **doctor** or would be travelling against medical advice if **you** had sought such advice
  - f. know of any **close relative**, **close business associate**, **travelling companion** or person **you** plan to stay with, (and upon whose good health **your trip** depends), who has a serious, chronic or recurring illness, injury or disease which could have an effect on **your** decision to take or continue **your trip**.

2. If, between booking a **trip** and the departure date, **you** are referred to a consultant/specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.

However if **you** still wish to travel **you** must call the Medical Assessment helpline number shown on page 1 immediately and **we** will advise **you** if **you** will be covered for Emergency Medical and Associated Expenses or **abandonment** claims relating to this condition.

3. If, between booking a **trip** and the departure date, anyone upon whose good health **your trip** depends, such as a **close relative** or **your travelling companion**, is referred to a consultant/specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.

However if **you** still wish to travel **you** must call the Medical Assessment helpline number shown on page 1 immediately and **we** will advise **you** if **you** will be covered for **abandonment** claims relating to this condition.

4. If **you** or anyone upon whose good health **your trip** depends, is referred to a consultant/specialist or admitted to a hospital, after **you** have booked **your trip** but prior to paying any final balance due for **your trip**, **you** must call the Medical Assessment helpline number shown on page 1 immediately. **We** will advise **you** if **you** will be covered for claims relating to this condition.

If **you** do not do this it will affect **your** claim if **you** have to cancel **your trip** before the departure date.

A medical endorsement letter will be issued by the Medical Assessment helpline confirming whether or not **your** Travel Insurance policy has been extended to cover the medical condition(s) **you** have declared.

All calls to the Medical Assessment helpline are treated in the strictest confidence.

## Leisure activities, activity-based holidays and winter sports activities

### Important Notes

1. There is no cover under the Emergency Medical and Associated Expenses, Abandonment, Personal Accident or Personal Liability sections, if **you** take part in any leisure activity, activity-based holiday or winter sports activity:
  - a. that is not included in the lists below.
  - b. either as a professional or where **you** receive any financial reward or gain.
  - c. for the purpose of practising for or taking part in any speed or time trial or race of any kind.
2. **We** will cover **you** under the Emergency Medical and Associated Expenses and Abandonment sections while scuba diving to a maximum depth of 30 metres providing:
  - a. **you** only dive for up to a total of 5 days during **your trip**.
  - b. **you** are accompanied by a qualified scuba diving instructor or dive master, and follow all the safety guidelines.

**You** are not covered under the Personal Accident or Personal Liability sections while scuba diving; and scuba diving equipment is not covered under the Baggage cover section.

### 1. Leisure activities

Please note that the undernoted activities are automatically covered by **your** policy if **you** take part in them on an incidental basis, for recreational purposes only during **your trip**.

#### Leisure activities definitions

\*1 No cover for equipment under the Baggage cover section

\*2 No cover under the Personal Accident section

\*3 No cover under the Personal Liability section

\*4 Coastal waters are defined as within a 5-mile limit of the coastline for Dinghy sailing and within a 12 mile limit of the coastline for Yachting

Aerobics

Archery (under the supervision of a qualified instructor)

Artificial wall climbing/bouldering (under the supervision of a qualified instructor)

Badminton

Beach cricket, football and volleyball

Body boarding\*<sup>3</sup>

Bowls

Camel or elephant rides (organised through **your** tour operator)

Canoeing, kayaking and rafting (grades 1 & 2 only)

Clay-pigeon or small bore shooting (under the supervision of a qualified instructor and organised through **your** tour operator)

Curling

Cycling (no BMX, off road mountain biking or racing)

Dinghy sailing\*<sup>3,4</sup> (inland or coastal waters only and no racing)

Fell walking

Fencing (under the supervision of a qualified instructor; protective gear must be worn)

Fishing\*<sup>1</sup> (no deep sea fishing)

Go karting\*<sup>3</sup> (crash helmet must be worn)

Golf

Hiking, Hill walking, Rambling and Trekking (up to 3000 metres altitude)

Horse riding/hacking (no hunting, jumping or polo)

Hot air ballooning (passenger only and organised through **your** tour operator)

Ice skating (no hockey or speed skating)

Jet skiing\*<sup>3</sup>

Motorcycling up to 125 cc\*<sup>3</sup>

Parascending (over water)

Pony trekking

Racquetball

Roller blading or skating (protective gear must be worn)

Rounders

Rowing (inland waters only)

Safari – supervised walking and vehicle safaris organised through **your** tour operator (no gun or horseback safaris)

Sail boarding\*<sup>3</sup>

Scuba diving to a maximum depth of 30 metres\*<sup>1,2,3</sup> – see also Important Note 2 on page 11

Snorkelling

Squash

Surfing and flowriding\*<sup>3</sup>

Swimming

Table tennis

Tennis

Trampoline

Tug of war

Water polo

Water skiing\*<sup>3</sup>

Wind surfing\*<sup>3</sup>

Yachting\*<sup>3,4</sup> (inland or coastal waters only and no racing)

### 2. Acceptable activity-based holidays

Please note that the following activity-based holidays are automatically covered by **your** policy if **you** book a **trip** primarily for the purpose of taking part in the activity during **your trip**.

#### Activity-based holiday definitions

\*1 No cover for equipment under the Baggage cover section

\*3 No cover under the Personal Liability section

\*4 Coastal waters are defined as within a 12 mile limit of the coastline for Flotilla Sailing

Cycling (no BMX, off-road mountain biking or racing)

Fishing\*<sup>1</sup> (no deep sea fishing)

Flotilla sailing (Coastal waters only)\*<sup>3,4</sup> (provided taken under the supervision of a qualified lead skipper and organised through **your** tour operator)

Golf

Hiking and Trekking up to 5000 metres altitude (provided accompanied by qualified guides and organised through **your** tour operator)

Safari – supervised walking and vehicle safaris organised through **your** tour operator (no gun or horseback safaris)

### 3. Winter sports activities

Please note that the following winter sports activities are automatically covered by **your** policy.

#### Winter sports activities definitions

\*3 No cover under Personal Liability section

\*5 With a qualified guide in areas that resort management consider to be safe

Cross-country skiing (on recognised paths)

Dry slope skiing

Off-piste skiing\*<sup>5</sup>

Off-piste snowboarding\*<sup>5</sup>

Skiing (on recognised pistes)

Sledging

Snowboarding (on recognised pistes)

Snow mobiling\*<sup>3</sup>

Snow shoeing

## Summary of Cover – Limits and Excesses

Please use the table below as a summary only. The full details of **your** policy cover are explained in this policy booklet.

Section	Coverage	Policy Limits per Person per Trip (unless otherwise stated)	Excess per person, per incident (unless otherwise stated)
<b>Cancellation Charges</b>	Overall limit	£3,000	£50 (£20 for loss of deposit)
	Excursions	£250	
	Kennel/cattery fees	£200	
<b>Emergency Medical and Associated Expenses</b>	Emergency medical treatment	£10,000,000	£50
	Emergency dental pain relief	£350	
	Associated expenses outside the UK	£10,000,000	
	Burial/cremation outside the UK	£5,000	
	Repatriation of remains from outside the UK	£7,500	
	Associated expenses within the UK	£2,000	
	Repatriation of remains within the UK	£2,000	
	Hospital benefit – overall limit	£500	
Benefit for each 24hr period	£25		
<b>Holiday Disruption</b>	Overall limit	£500	Nil
	Benefit for each 24hr period	£25	
<b>Abandonment</b>	Overall limit	£3,000	£50
	Excursions	£250	
	Kennel/cattery fees	£200	
<b>Personal Accident</b>	Death benefit	£30,000	Nil
	Death benefit – if aged under 16	£3,000	
	Permanent total disablement	£30,000	
	Loss of limb/sight	£30,000	
<b>Personal Liability</b>	Overall limit per incident	£2,000,000	£100 for incidents arising from the occupation of temporary holiday accommodation
<b>Delayed Departure</b>	Delayed departure benefit	£250	£50 for abandonment after 24hrs
	Benefit for each 12hr period	£25	
	Abandonment following 24hr delay	£3,000	
	Excursions	£250	
	Kennel/cattery fees	£200	
<b>Enforced Stay Abroad</b>	Overall limit Enforced Stay	£1,500	Nil
	Benefit for each 24hr period	£100	
	Travel Expenses	£1,000	
<b>Missed International Departure</b>	Overall limit	£1,000	Nil
<b>Legal Expenses and Advice</b>	Overall limit	£50,000	Nil
<b>Hijack</b>	Overall limit	£1,000	Nil
	Benefit for each 24hr period	£50	
<b>Mugging</b>	Overall limit	£1,000	Nil
	Benefit for each 24hr period	£50	
<b>Catastrophe cover</b>	Overall limit	£750	£50
<b>Pet Care</b>	Overall limit per incident	£250	Nil
	Benefit for each 24hr period	£25	
<b>Temporary or Emergency Passport Expenses</b>	Overall limit	£350	Nil
<b>Personal Money</b>	Overall limit	£500	£50
	Cash/bank notes	£300	
	Cash/bank notes – if aged under 16	£100	
<b>Delayed Baggage</b>	Overall limit	£150	Nil
<b>Baggage cover</b>	Overall limit	£1,500	£50
	Limit for any one article, pair or set	£300	
	Limit for valuables (as defined in policy booklet)	£400	
<b>Winter Sports cover</b>	Winter sports equipment		£50
	- own equipment	£500	
	- hired equipment	£500	
	- hire of replacement equipment	£200	
	- loss or stolen lift pass	£200	
	Delay due to Avalanche	£200	
	Piste Closure limit	£300	
	- Daily benefit (transport & compensation)	£30	
	Ski Pack	£300	
	Inability to take part in Winter Sports Activities	£200	
	- Daily benefit	£20	



## Your cover

We will insure **you** against loss, damage, legal liability, illness or bodily injury, which may happen during the **period of insurance** providing:

1. the **account holder** has a **Qualifying Account**
2. **you** are a **UK resident**
3. the **trip** begins after the date the **Qualifying Account** was opened
4. the journey is a round **trip** beginning and ending in the **UK** that lasts no more than 31 days
5. the journey is either:
  - a. a holiday outside the **UK** and Channel Islands; or
  - b. **business travel** outside the **UK** and Channel Islands; or
  - c. a holiday within the **UK** and Channel Islands which includes two or more consecutive nights stay in **pre-booked holiday accommodation**.

## Section A – Cancellation Charges

We will cover **you** for:

1. deposits **you** have paid for **your trip** and cannot get back
2. **your** unused travel and accommodation costs (including excursions up to a maximum of £250 for each **insured person**), which **you** have paid or legally have to pay and cannot get back
3. unused kennel, cattery or professional pet sitter fees, which **you** have paid or legally have to pay and cannot get back up to a maximum of £200 for each **insured person**:

if, after **you** opened **your Qualifying Account** or booked **your trip**, (whichever is later), **you** unavoidably have to cancel **your trip** for one of the reasons below:

1. One of the following people is injured, falls ill, is quarantined or dies:
  - a. **you**
  - b. **your travelling companion**
  - c. any person **you** were going to stay with.
2. One of the following people is seriously injured, falls seriously ill or dies:
  - a. any **close relative** of **yours** or of **your travelling companion**
  - b. any **close business associate** of **yours** or of **your travelling companion**.
3. **You** or **your travelling companion** are called for jury service or as a witness in a court of law during the **period of insurance**.
4. **You** or **your travelling companion** are made redundant.
5. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood in the seven days prior to the departure of **your trip**.
6. The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.
7. On the day **you** are due to depart from the **UK** **you** are prevented from taking **your trip** due to:
  - a. airspace being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
  - b. an airport or port **you** are scheduled to travel from or through being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.
  - c. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere and no alternative flight being available to **you** within 24 hours of the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.

8. Enforced cancellation of leave as a result of **your** employment in the armed forces.

## Special conditions

1. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.
2. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.

## The most we will pay

The most **we** will pay for each **insured person** is £3,000.

## Excess

**We** will not pay the first £50 of each **insured person's** claim. However, if two or more **insured persons** cancel the same **trip**, the maximum **excess** under this section will be £100. In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured person's** claim.

## What is not covered

1. Any claim for a medical condition if any of the following applied when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later), **you**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
2. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later).
3. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
4. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **Qualifying Account** was opened or the **trip** was booked, (whichever is later).
5. Any claim made because **you** don't feel like travelling.
6. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** or **your travelling companion** knew of the redundancy when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later) or where **you** cannot provide written evidence from the former employer that the reason **you** left **your** job was due to redundancy.
7. Any claim for costs where these are recoverable from **your** travel and/or accommodation provider.
8. Any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim.
9. Any claim where **you** knew, at the time the **Qualifying Account** was opened or the **trip** was booked (whichever is later):
  - a. that **you** would be unable to travel
  - b. where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in:
    - i. the closure of airspace or an airport or port that **you** are scheduled to travel from or through, or
    - ii. the cancellation of **your** flight.



10. Any claim for unused travel or accommodation arranged by using air miles, loyalty or ownership schemes or similar promotions.
11. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
12. Any claim for refund of any costs for persons not insured under this policy.
13. Any claim for refund of any course or tuition fees.
14. Any claim where the airport, port or airspace is not closed for at least 24 hours from the time shown on **your** travel ticket/itinerary.
15. Anything mentioned in the General Exclusions.

## Section B – Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will pay for the following:

1. **Emergency Treatment**
  - a. Emergency medical treatment (including rescue services to take **you** to hospital)
  - b. Up to £350 for dental treatment for emergency pain relief.

### Important Note

There is no cover under item 1 for treatment received in the **UK**.

2. **Associated Expenses**
  - a. Any reasonable extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home**. **We** will also pay travel costs, which **you** have to pay to get back to **your home** if **you** cannot use **your** return ticket
  - b. Up to £5,000 for the cost of burying or cremating **you** in the country outside the **UK** and Channel Islands where **you** die
  - c. Up to £7,500 for the cost of returning **your** body or ashes to **your home**
  - d. The cost of getting **you home**, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating doctor agree that it is necessary, **we** will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with **you** or travel to be with **you**.

### 3. Hospital Benefit

£25 for each full 24 hours that **you** are in hospital, outside the **UK** receiving in-patient treatment following **your** injury or illness during **your trip**.

### Special conditions

1. **You** must phone the Medical Emergency Assistance helpline immediately if **you**:
  - a. need to go into hospital as an in-patient. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital
  - b. are told by the treating doctor that **you** are going to require tests or investigations as an out-patient
  - c. need to return to the **UK**.
2. If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return to the **UK** at any time. They will only do this if they and the treating doctor think that it is safe for **you** to be moved or returned to the **UK**. If **you** choose not to move hospital or return to the **UK** **our** liability will end on the date it was deemed safe for **you** to do so.

## The most we will pay

The most **we** will pay for each **insured person**:

- within the **UK** is £2,000 under Associated Expenses
- outside of the **UK**, is £10,000,000 under Emergency Treatment and Associated Expenses
- outside of the **UK**, is £500 under Hospital Benefit

## Excess

**We** will not pay the first £50 of each **insured person's** claim.

## What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later). **You**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
3. Any claim for a medical condition where **you** are referred to a consultant/specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
4. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
5. Any claim for:
  - a. any treatment received in the **UK**
  - b. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand
  - c. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
  - d. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**
  - e. cosmetic surgery
  - f. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
  - g. any extra costs because **you** have requested a single or private room
  - h. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
  - i. any treatment after **you** have returned **home**.
6. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider it was safe for **you** to do so.
7. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

8. Any claim that results from:
  - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **Qualifying Account** was opened or the **trip** was booked, (whichever is later)
  - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
  - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
  - d. **you** using a quad bike/all terrain vehicle or Segway as a rider or passenger
  - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - g. **your** job if it is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
  - h. **you** taking part in a leisure activity, activity-based holiday or winter sports activity not listed in the leisure activities, activity-based holidays and winter sports activities section
  - i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
  - j. **you** practising for, or taking part in, any speed or time trial or race of any kind
  - k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
9. Any claim as a result of scuba diving where:
  - a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
  - b. **you** do not follow all diving safety warnings and guidelines
  - c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
  - d. **you** travel by air within 24 hours of completing a dive.
10. Anything mentioned in the General Exclusions.

## Section C – Holiday Disruption

If **you** are claiming for expenses that are covered under Emergency Medical and Associated Expenses, **we** will also pay **you** a benefit of £25 for each 24 hour period to compensate **you** for the disruption to **your trip** if:

1. **you** are in hospital receiving in-patient treatment for more than 48 consecutive hours; or
2. **you** are confined to **your** accommodation on the advice of the treating doctor for more than 48 consecutive hours.

### Special conditions

1. If **you** are confined to **your** accommodation on medical advice, **we** will pay **you** double the benefit.
2. This benefit will only be payable in respect of the **insured person** who is either an in-patient in hospital or confined to their accommodation on medical advice.

### The most we will pay

The most **we** will pay for each **insured person** is £500.

### What is not covered

1. Any claim where the period in hospital or confined to accommodation is less than 48 consecutive hours.
2. Any claim for loss of enjoyment or holiday disruption for any **insured person** not being treated as an in-patient or confined to their accommodation on medical advice.
3. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
4. Any claim for a medical condition if any of the following applied when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later). **You**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
5. Any claim for a medical condition where **you** are referred to a consultant/specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
6. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
7. Any claim for:
  - a. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand
  - b. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
  - c. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**
  - d. cosmetic surgery
  - e. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
  - f. any extra costs because **you** have requested a single or private room
  - g. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
  - h. any treatment after **you** have returned **home**.
8. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider it was safe for **you** to do so.
9. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
10. Any claim that results from:
  - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **Qualifying Account** was opened or the **trip** was booked, (whichever is later)

- b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
  - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
  - d. **you** using a quad bike/all terrain vehicle or Segway as a rider or passenger
  - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - g. **you** taking part in a leisure activity, activity-based holiday or winter sports activity not listed in the leisure activities, activity-based holidays and winter sports activities section
  - h. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
  - i. **you** practising for, or taking part in, any speed or time trial or race of any kind
  - j. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
11. Any claim as a result of scuba diving where:
- a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
  - b. **you** do not follow all diving safety warnings and guidelines
  - c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
  - d. **you** travel by air within 24 hours of completing a dive.
12. Any claim for holiday disruption benefit where the purpose of **your trip** was **business travel**.
13. Any claim for persons not insured under this policy.
14. Anything mentioned in the General Exclusions.

## Section D – Abandonment

We will cover **you** for:

- 1. **your** unused accommodation costs that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back (including excursions up to a maximum of £250 for each **insured person**)
  - 2. reasonable additional travel costs to allow **you** to return **home** early if **you** cannot use **your** return ticket
  - 3. reasonable additional accommodation costs to allow **you** to return **home** early
  - 4. unused kennel, cattery or professional pet sitter fees that **you** have paid or legally have to pay, and cannot get back, up to a maximum of £200 for each **insured person**;
- if **you** unavoidably have to **abandon your trip** because any of the following happen whilst **you** are away:
- 1. One of the following people is seriously injured, falls seriously ill, is quarantined or dies:
    - a. **you**
    - b. **your travelling companion**
    - c. the person **you** were staying with.
  - 2. One of the following people is seriously injured, falls seriously ill or dies:
    - a. any **close relative** of **yours** or of **your travelling companion**
    - b. any **close business associate** of **yours** or of **your travelling companion**.
  - 3. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood.
  - 4. The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.
  - 5. Enforced cancellation of leave as a result of **your** employment in the armed forces.

### Special conditions

- 1. If **you** need to return **home** and intend to make a claim under this section, **you** must phone the Medical Emergency Assistance helpline immediately.
- 2. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **abandon your trip**.
- 3. If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to **abandon your trip**, **your** unused travel ticket will then belong to **us**.

### The most we will pay

The most **we** will pay for each **insured person** is £3,000.

### Excess

**We** will not pay the first £50 of each **insured person's** claim. However, if two or more **insured persons** **abandon** the same **trip**, the maximum **excess** under this section will be £100.

### What is not covered

- 1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
- 2. Any claim for a medical condition if any of the following applied when the **Qualifying Account** was opened or the **trip** was booked (whichever is later). **You**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
- 3. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later), unless the condition was disclosed to and accepted by **us**.
- 4. Any claim for a medical condition where **you** or any person upon whose good health **your trip** depends have been referred to a consultant/specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
- 5. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
- 6. Any claim made because **you** did not enjoy **your trip**.
- 7. Any claim which was not authorised by **our** Medical Emergency Assistance provider before **you** returned **home**.

8. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
9. Any claim that results from:
  - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **Qualifying Account** was opened or the **trip** was booked (whichever is later)
  - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
  - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
  - d. **you** using a quad bike/all terrain vehicle or Segway as a rider or passenger
  - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - g. **your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
  - h. **you** taking part in a leisure activity, activity-based holiday or winter sports activity not listed in the leisure activities, activity-based holidays and winter sports activities section
  - i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
  - j. **you** practising for, or taking part in, any speed or time trial or race of any kind
  - k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
10. Any claim as a result of scuba diving where:
  - a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
  - b. **you** do not follow all diving safety warnings and guidelines
  - c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
  - d. **you** travel by air within 24 hours of completing a dive.
11. Any claim for unused travel or accommodation arranged by using air miles, loyalty or ownership schemes or similar promotions.
12. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
13. Any claim for refund of any costs for persons not insured under this policy.
14. Any claim for refund of any course or tuition fees.
15. Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
16. Any claim for additional travelling costs if prior to **your** departure from the **UK** **you** have not purchased a return ticket back to the **UK**.
17. Any claim where **you** knew, prior to departure on **your trip**, that **you** may need to return **home** early.
18. Anything mentioned in the General Exclusions.

## Section E – Personal Accident

We will cover **you** if **you** suffer an accidental injury during **your trip** that leads solely, directly and independently of any other cause to **you**:

1. death; or
2. **loss of one or more limbs** and/or the **total loss of sight** in one or both eyes; or
3. **permanent total disablement** after 104 weeks from the date **you** incurred the injury (except where compensation is paid under item 2 above).

### Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section.
3. The benefit will be paid to **you** or **your** legal representative.

### The most we will pay

The most **we** will pay for each **insured person** is £30,000 other than the death benefit for **insured persons** under 16 years of age where the maximum **we** will pay is £3,000.

### What is not covered

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Any claim that results from:
  - a. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
  - b. **you** using a scooter, moped or motorcycle as rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
  - c. **you** using a quad bike/all terrain vehicle or Segway as a rider or passenger
  - d. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - e. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - f. **your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
  - g. **you** taking part in a leisure activity, activity-based holiday or winter sports activity not listed in the leisure activities, activity-based holidays and winter sports activities section
  - h. **you** scuba diving
  - i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
  - j. **you** practising for, or taking part in, any speed or time trial or race of any kind
  - k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
3. Anything mentioned in the General Exclusions.

## Section F – Personal Liability

1. **We** will cover **you** for any money that **you** legally have to pay that relates to an accident during **your trip** which causes:
  - a. death or physical injury to any person; and/or
  - b. loss or damage to property; and/or
  - c. loss or damage to temporary holiday accommodation which is not owned by **you**.

2. We will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent before incurring any cost or expense.

### The most we will pay

The most **we** will pay for all claims arising from any one event is £2,000,000.

### Excess

A £100 **excess** applies to all claims arising from **your** occupation of temporary holiday accommodation.

### What is not covered

1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
2. Liability arising from:
  - a. death or injury of members of **your** household or people who work for **you**
  - b. loss of or damage to property which belongs to or is under:
    - i. **your** control
    - ii. the control of a member of **your** household
    - iii. the control of people who work for **you**
  - c. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - d. **your** job
  - e. **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you** in which case **you** will be responsible for the **excess** as shown above
  - f. **you** owning or using:
    - i. animals (except domestic animals)
    - ii. firearms (except sporting guns used for clay pigeon or small bore shooting)
    - iii. motorised vehicles
    - iv. vessels (except manually-propelled watercraft) or
    - v. aircraft of any description, including un-powered flight
  - g. **you** taking part in any leisure activity, activity-based holiday or winter sports activity where Personal Liability is specifically excluded in the leisure activities, activity-based holidays and winter sports activities section
  - h. **you** taking part in a leisure activity, activity-based holiday or winter sports activity not listed in the leisure activities, activity-based holidays and winter sports activities section
  - i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
  - j. **you** practising for, or taking part in, any speed or time trial or race of any kind.
3. Anything mentioned in the General Exclusions.

## Section G – Delayed Departure

This section does not apply for trips taken solely within the UK and Channel Islands.

Cover only applies for your outward international journey from the UK and for your final international return journey to the UK.

1. If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure**, **we** will pay **you** £25 for every full 12 hour period the ship, aircraft or train is delayed.

OR

2. If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure** for more than 24 hours on **your** outward journey from the UK, and **you** choose to **abandon your trip**, **we** will cover **you** for **your** unused travel and accommodation costs (including excursions up to a maximum of £250 for each insured person) which **you** have paid or legally have to pay but cannot get back.

If **you** choose to **abandon your trip**, **we** will also pay up to a maximum of £200 for each **insured person** for unused kennel, cattery or professional pet sitter fees which **you** cannot get back.

### Special condition

**We** will work out the length of the delay from the date and time of **your** scheduled international departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

### The most we will pay

The most **we** will pay for

- a delayed departure is £250 for each **insured person**.
- **abandonment** after 24 hours on **your** outward journey from the UK is £3,000 for each **insured person**.

### Excess

**We** will not pay the first £50 of each **insured person's abandonment** claim. However, if two or more **insured persons** **abandon** the same **trip**, the maximum **excess** under this section will be £100.

### What is not covered

1. Any claim for onward and/or connecting travel.
2. Any claim if **your trip** is solely within the UK and Channel Islands.
3. Any claim if the international ship, aircraft or train on which **you** are booked to travel is cancelled by the carrier.
4. Any claim if a delay of the ship, aircraft or train on which **you** are booked to travel does not happen at **your point of international departure**.
5. Any claim caused by a strike or industrial action which was public knowledge when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later).
6. Any claim where a possible reason for delay was public knowledge when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later).
7. Any claim for unused travel or accommodation arranged by using air miles, loyalty or ownership schemes or similar promotions.
8. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
9. Any claim for refund of any costs for persons not insured under this policy.
10. Any claim for refund of any course or tuition fees.
11. Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
12. Anything mentioned in the General Exclusions.

## Section H – Enforced Stay Abroad

This section does not apply for holidays within the UK and Channel Islands, or where you do not have a return date scheduled at the time the airspace, airport or port is closed.

If **you** are unable to return **home** on **your** scheduled return date due to:

- a. the airspace being closed
- b. an airport or port that **you** are scheduled to travel from or through being closed: or
- c. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere,



**we** will pay **you**;

1. £100 per **insured person** for every full 24 hour period **you** are unable to return **home**
- or
2. up to £1000 per **insured person** in respect of necessary and reasonable additional travel and accommodation expenses where, after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to return **home**.

**We** will also pay for emergency medical supplies that **you** require to prevent a deterioration or exacerbation of an existing medical condition.

### Special Conditions

1. Where **you** claim under item 1 above,
  - a. **we** will work out the length of **your** enforced stay abroad from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
  - b. **you** must obtain written confirmation from **your** carrier or handling agents of the actual date and time of **your** return to the **UK**.
2. Payment under item 2 will only be considered where **your** carrier or handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs **you** have incurred.

### The most we will pay

The most **we** will pay for each **insured person** is

- £1,500 under item 1 above
- £1,000 under item 2 above

### What is not covered

1. More than one item under this section.
2. Any claim for costs where these are recoverable from **your** travel and/or accommodation provider.
3. Any claim under item 2 where **you** fail to provide documentary evidence of the costs incurred.
4. Any claim for refund of any costs for persons not insured under this policy.
5. Any claim for travel and accommodation expenses if:
  - a. **you** have not purchased **your** return ticket to the **UK** before you depart on **your** trip, or
  - b. **you** are travelling on an open-ended ticket and have not confirmed a return date to the **UK** with the airline.
6. Anything mentioned in the General Exclusions.

## Section I – Missed International Departure

**This section does not apply for trips taken within the UK and Channel Islands.**

If, as a direct result of:

1. a scheduled bus, coach or rail services not running to their published timetable, or
2. delay to a connecting scheduled flight, or
3. accidental damage to, or breakdown of, the vehicle in which **you** are travelling;

**you** arrive at **your point of international departure** too late to board the ship, aircraft or train on which **you** are booked to travel, **we** will pay extra accommodation and travel costs **you** have to pay to reach:

- a. **your trip** destination on **your** outward journey
- b. **your home** on **your** return journey.

### Special conditions

1. If **you** have missed or will miss **your** ship, aircraft or train at the **point of international departure** due to one of the reasons listed above, you must contact the Travel Assistant helpline number shown on page 1 and **we** will contact the carrier for **you** (if a late arrival is possible) or will make alternative travel arrangements for **you**. Any cost incurred may have to be paid by **you** and submitted as a claim.
2. **You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.

### The most we will pay

The most **we** will pay for each **insured person** is £1,000.

### What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later).
2. Any claim where a possible reason for delay was public knowledge when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later).
3. Any claim where **you** have not done everything **you** can to get to the **point of international departure** for the time specified on **your** ticket/itinerary.
4. Any claim where the carrier has offered reasonable alternative transport.
5. Anything mentioned in the General Exclusions

## Section J – Legal Expenses and Advice

Legal Expenses is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as **we** notify **you** of from time to time.

### Legal Expenses cover

**We** will negotiate on **your** behalf for **your** legal rights to bring **legal proceedings** to pursue a civil claim resulting from an incident, including **medical treatment**, for which **you** are not at fault which causes **your** death or personal injury during **your trip** provided that:

- a. the insured incident occurs within the **territorial limits** and during the **period of insurance**
- b. **prospects of success** exist for the duration of the claim
- c. in respect of any appeal or defence of an appeal, it has been reported to **us** at least 10 working days prior to the deadline for any appeal
- d. the maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising from one cause is £50,000
- e. an **insured person** reports an insured incident to **us** as soon as possible and in any event no later than 180 days after the date the **insured person** knew or should have known about the insured incident.

### Personal Legal Advice

**We** will give **you** confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy.

**We** will tell **you** what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer. There are no consultation fees and lines are open 24 hours a day, 365 days a year. For confidential legal advice call the Legal Expenses Claims & Advice helpline on the number shown on page 2.

### Making a Claim

To make a legal expenses claim call the Legal Expenses Claims & Advice helpline on the number shown on page 2.

As soon as **you** are aware of an **event**, **you** should get legal advice from the helpline without delay. Please tell them **you** are insured under the Premier Life 25 Travel Insurance policy when **you** call.



## Definitions

The definitions at the beginning of this booklet apply where appropriate. The following definitions only apply to this section of the policy.

### Appointed Representative

The lawyer or other suitably qualified person appointed by **us** to act on **your** behalf.

### Costs and Expenses

1. All reasonable and necessary legal costs charged by the **appointed representative** and agreed by **us**.
2. Legal costs which **you** have been ordered to pay by a court or other body which **we** have agreed to or authorised.

### Event

The first incident which, in **our** reasonable opinion, could lead to a claim being made under this section of the policy.

### Legal Proceedings

The pursuit of a claim for damages.

### Medical Treatment

The consultation and / or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for **your** clinical care.

### Prospect of Success

In respect of all claims it is always more likely than not that **you** will:

1. recover damages or obtain any other legal remedy which **we** have agreed to
2. make a successful defence
3. make a successful appeal or defence of an appeal.

**Prospects of success** will be assessed by **us** or an **appointed representative** on **our** behalf.

### Territorial Limits

The geographical limit specified as Worldwide.

### Special conditions

The following conditions apply to this section.

Also refer to the General Conditions section.

1. **You** must take all reasonable steps to prevent anything happening that may result in a claim.
2. **Claims – your duty**

An **insured person** must report an insured incident to **us** as soon as possible and in any event no later than 180 days after the date the **insured person** knew or should have known about the insured incident.

### 3. Claims – legal representation

- a. On acceptance of a claim, if appropriate, **we** will appoint an **appointed representative**.
- b. If it is necessary to start court proceedings or there is a conflict of interest, **you** are free to nominate an **appointed representative** by sending to **us** the name and address of the suitably qualified person.
- c. If **we** do not agree to **your** choice of **appointed representative** under condition 3b above, **you** may choose another suitably qualified person.
- d. If there is still a disagreement with regard to the **appointed representative**, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.
- e. In all other circumstances **we** will be free to choose an **appointed representative**.
- f. An **appointed representative** will be appointed by **us** and represent **you** according to **our** standard terms of appointment.

### 4. Claims – Our rights and your obligations

- a. **We** will have direct access to the **appointed representative** who will, upon request, provide **us** with any information or opinion on **your** claim.
- b. **You** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim.
- c. At **our** request **you** must give the **appointed representative** any instructions that **we** require.
- d. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.
- e. If **you** do not accept the recommendation of the **appointed representative** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further **costs and expenses**.
- f. No agreement to settle on the basis of both parties paying their own costs is to be made without our prior approval.

### 5. Discontinuance of a claim

If **you**:

- a. settle a claim or withdraw a claim without **our** prior agreement
- b. do not give suitable instructions to the **appointed representative**
- c. dismiss an **appointed representative** without **our** prior consent, **our** consent not to be withheld without good reason;

the cover **we** provide will end immediately and **we** will be entitled to re-claim any **costs and expenses we** have incurred from **you**.

### 6. Recoveries

**You** must take every available step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.

### 7. Disputes

If any difference arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section, **you** can take the steps outlined in **our** complaints procedure stated under 'Our Promise of Service'.

### 8. Arbitration

**You** have the right to refer any difference that arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by **us** and **you**.

If there is a disagreement with regard to the choice of counsel, **we** will ask the president of a relevant national law society to choose a suitably qualified person.

The arbitrator's decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

### The most we will pay

The most **we** will pay for each **insured person** in respect of any or all claims arising from one cause is £50,000.

### What is not covered

1. If **you** do not keep to the terms, conditions and exclusions of this section.
2. A dispute between **you** and **us** or any member of the Aviva group of companies.
3. Any claim where **you** are more specifically insured or any amount **you** cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
4. Any claim relating to **you** driving a motor vehicle without a valid licence and/or insurance.

- Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
- Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
- Any claim in respect of libel or slander.
- Costs and Expenses** incurred prior to **our** written acceptance of a claim.
- We** will not pay for **costs and expenses** which have been incurred by the **appointed representative** on a contingency fee basis.
- Any legal action an **insured person** takes which **we** have not agreed to or where **you** do anything to hinder **us** or the **appointed representative**.
- Any claim deliberately or intentionally caused by **you**.
- Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
- An application for judicial review.
- Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.
- A dispute with **us** other than as catered for in special conditions 7 and 8 of this section.
- Anything mentioned in the General Exclusions.
- We** will only pay **your** accommodation costs if **you** provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
- You** must be able to provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.

### The most we will pay

The most **we** will pay for each **insured person** is £750.

### Excess

**We** will not pay the first £50 of each **insured person's** claim.

### What is not covered

- Any transport costs incurred in returning to the **UK**.
- Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
- Any prepaid accommodation costs for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim where the catastrophe, as described above, had already occurred when the **Qualifying Account** was opened or the **trip** was booked (whichever is later).
- Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.
- Any claim for additional costs for persons not insured under this policy.
- Anything mentioned in the General Exclusions.

## Section K – Hijack

**We** will pay £50 for each full 24 hours **you** are prevented from reaching **your** outward destination or the **UK** on the return leg of **your trip**, as a result of the transport on which **you** are travelling being hijacked.

### The most we will pay

The most **we** will pay for each **insured person** is £1,000.

### What is not covered

- Any claim where **you** do not provide written confirmation of the delay from the airline or carrier.
- Anything mentioned in the General Exclusions.

## Section L – Mugging

**We** will pay £50 for each full 24 hours that **you** are in hospital receiving in-patient treatment following a mugging.

### The most we will pay

The most **we** will pay for each **insured person** is £1,000.

### What is not covered

- Any claim where **you** do not report the mugging to the police within 24 hours and get a written police report.
- Anything mentioned in the General Exclusions.

## Section M – Catastrophe cover

**This section only operates if you have booked your accommodation independently and directly with the accommodation provider.**

**We** will cover **you** for additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation, due to one of the following events occurring during **your trip**.

Fire, Storm, Flood, Explosion, Landslide, Earthquake, Avalanche, Tsunami.

### Special conditions

- Extra accommodation costs must be for a similar standard of accommodation to that in which **you** were originally staying.

## Section N – Pet Care

In the event that **your** cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the **UK** whilst **you** are on **your trip** and the injury requires in-patient veterinary treatment, **we** will pay £25 for each full 24 hours that **your** cat or dog receives in-patient veterinary treatment.

### The most we will pay

The most **we** will pay for each incident is £250.

### What is not covered

- Any claim if **you** do not have written confirmation from the vet giving details of the injury or accident and the number of days that **your** cat or dog has been an in-patient.
- Anything mentioned in the General Exclusions.

## Section O – Temporary or Emergency Passport Expenses

**We** will pay reasonable extra travel, accommodation and communication expenses that **you** have to pay to get a temporary or emergency passport, and the cost of the temporary or emergency passport, if **your** passport is lost or stolen while **you** are abroad.

Contact the Travel Assistant helpline number shown on page 1 for advice on how to obtain a temporary or replacement passport abroad.

### Special condition

**You** must always take reasonable care to keep **your** passport safe. If **your** passport is lost or stolen **you** must take all reasonable steps to get it back.

### The most we will pay

The most **we** will pay for each **insured person** is £350.

### What is not covered

1. Any loss or theft of **your** passport if **you** do not report it to the police within 24 hours of the discovery and get a written police report.
2. The cost of purchasing a replacement passport.
3. Anything mentioned in the General Exclusions.

## Section P – Personal Money

We will cover **you** for loss or theft of **your personal money** during **your trip**.

Contact the Travel Assistant helpline number shown on page 1 for advice on how to replace lost or stolen **personal money**.

### Special conditions

1. **You** must always take reasonable care to keep **your personal money** safe. If **your personal money** is lost or stolen **you** must take all reasonable steps to get it back.
2. **You** must be able to prove that **you** own the lost or stolen **personal money** and how much it is worth. If **you** do not, it may affect **your** claim.

### The most we will pay

The most **we** will pay for each **insured person** is £500 but no more than £300 for cash or bank notes. A reduced limit of £100 for cash or bank notes applies to **insured persons** under 16 years of age.

### Excess

We will not pay the first £50 of each **insured person's** claim.

### What is not covered

1. Any loss or theft of **personal money** which **you** do not report to the police within 24 hours of discovery and get a written police report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
2. Any **personal money** which is delayed, detained or confiscated by customs or other officials.
3. Bonds, securities or documents of any kind.
4. Theft of **personal money** not carried in **your** hand baggage while **you** are travelling.
5. Theft of **personal money** while it is **unattended**.
6. Shortages due to a mistake or loss due to a change in exchange rates.
7. Theft of **personal money** from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry. **You** must report the theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the theft such as a letter from **your** transport company, hotel, vehicle hire company or repairer).
8. Anything mentioned in the General Exclusions.

## Section Q – Delayed Baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay for the replacement of essential items.

### Special condition

To claim under this section, **you** must keep the receipts of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

### The most we will pay

The most **we** will pay for each **insured person** is £150.

### What is not covered

1. Any claim for baggage delayed or detained by customs or other officials.
2. Anything mentioned in the General Exclusions.

## Section R – Baggage cover

We will cover **you** for loss, theft or accidental damage to **your** personal belongings and **valuables** during **your trip**.

### Special conditions

1. **You** must take reasonable care to keep **your** personal belongings and **valuables** safe. If **your** personal belongings or **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
2. If **your** personal belongings or **valuables** are lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If **your** personal belongings or **valuables** are lost or damaged by an airline, **you** must:
  - a. get a property irregularity report
  - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
  - c. keep all travel tickets and tags if **you** claim under this section.
4. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
5. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for personal belongings and **valuables** based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged item.
6. If **you** have also made a claim under the Delayed Baggage section this amount will be deducted from the amount claimed under this section.

### The most we will pay

The most **we** will pay for each **insured person** is £1,500 but no more than:

- £300 for any one article, pair or set of articles; and
- £400 in total for **valuables**.

### Excess

We will not pay the first £50 of each **insured person's** claim.

### What is not covered

1. Loss or theft of personal belongings or **valuables** which **you** have left **unattended**.
2. Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
3. Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
4. Theft of personal belongings or **valuables** from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry. **You** must report the theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the theft such as a letter from **your** transport company, hotel, vehicle hire company or repairer).
5. Pedal cycles, contact lenses, hearing aids, medical and dental fittings.

6. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or hotel).
7. **Winter sports equipment.**
8. Scuba diving and fishing equipment.
9. Antiques, furs or telescopes.
10. Any goods delayed, detained or confiscated by customs or other officials.
11. Items used in connection with **your** job which are not owned by **you**.
12. **Personal money**, bonds, securities or documents of any kind.
13. Loss, damage or theft of **valuables** not carried in **your** hand baggage while **you** are travelling.
14. Anything mentioned in the General Exclusions.

## Winter Sports cover

Cover under the Winter Sports Sections S to W only applies for a maximum of 31 days in total in any consecutive 12 month period.

### Section S – Winter sports equipment

1. If **your winter sports equipment** is lost, stolen or damaged by accident during **your trip**, **we** will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.
  - Up to one year old, 90% of the purchase price
  - Up to two years old, 70% of the purchase price
  - Up to three years old, 50% of the purchase price
  - Up to four years old, 30% of the purchase price
  - Over four years old, 20% of the purchase price

The most **we** will pay is £500 for each **insured person**.
2. If **you** hire **winter sports equipment** and it is lost, stolen or damaged by accident during **your trip**, **we** will pay for its replacement or repair.
 

The most **we** will pay is £500 for each **insured person**.
3. If **we** pay under items 1 or 2 above, **we** will also pay to hire replacement **winter sports equipment** for the rest of **your trip**.
 

The most **we** will pay under item 3 is £200 for each **insured person**.
4. **We** will pay up to £200 to replace **your** lift pass if it is lost or stolen during **your trip**.

### Special conditions

1. **You** must take reasonable care to keep the **winter sports equipment** safe. If the **winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. If the **winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If the **winter sports equipment** is lost or damaged by an airline, **you** must:
  - a. get a property irregularity report
  - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
  - c. keep all travel tickets and tags if **you** claim under this policy.
4. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claim.

### Excess

**We** will not pay the first £50 of each **insured person's** claim.

### What is not covered

1. Deliberate or malicious damage to **winter sports equipment** caused by **you**.
2. Loss or damage to **winter sports equipment** caused by **your** carelessness or neglect.
3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. **Winter sports equipment** that is damaged while it is being used.
7. Anything mentioned in the General Exclusions.

### Section T – Delay due to Avalanche

**We** will cover **you** for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

#### The most we will pay

The most **we** will pay for each **insured person** is £200.

#### What is not covered

Anything mentioned in the General Exclusions.

### Section U – Piste Closure

**This section does not apply to cross-country skiing.**

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay **you** a daily benefit of £30.

#### Special conditions

1. This section does not apply in the **UK** and Channels Islands and within Europe the cover only applies during the period 15 December to 15 April.
2. **You** must provide evidence that confirms the piste closure from either **your** tour operator or resort management.

#### The most we will pay

The most **we** will pay for each **insured person** is £300.

#### What is not covered

Anything mentioned in the General Exclusions.

### Section V – Ski Pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack.

The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

#### The most we will pay

The most **we** will pay for each **insured person** is £300.

#### What is not covered

See exclusions listed after Section W – Inability to take part in Winter Sports Activities.

## Section W – Inability to take part in Winter Sports Activities

If, due to injury or illness during **your trip**, **you** cannot take part in winter sports activities, **we** will pay **you** £20 for each day **you** are prevented from doing so.

### The most we will pay

The most **we** will pay for each **insured person** is £200.

### What is not covered under Section V and W

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when the **Qualifying Account** was opened or the **trip** was booked, (whichever is later). **You**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
3. Any claim for a medical condition where **you** have been referred to a consultant/specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
4. Any claim that results from:
  - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **Qualifying Account** was opened or the **trip** was booked, (whichever is later)
  - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
  - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
  - d. **you** using a quad bike/all terrain vehicle or Segway as a rider or passenger
  - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - g. **your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
  - h. **you** taking part in a leisure activity, activity-based holiday or winter sports activity not listed in the leisure activities, activity-based holidays and winter sports activities section
  - i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
  - j. **you** practising for, or taking part in, any speed or time trial or race of any kind

- k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
5. Anything mentioned in the General Exclusions.

## General Exclusions which apply to the whole travel policy

This policy does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
  - a. war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
  - b. any action taken in controlling, preventing, suppressing or in any way relating to a) above.
2. Claims directly or indirectly caused by:
  - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
  - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
  - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any claim for **your** death, injury, illness or disability resulting from
  - a. **your** suicide or attempted suicide,
  - b. **your** misuse of alcohol or drugs or **your** consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to **your** judgement causing **you** to take actions **you** would not normally have taken,
  - c. an exacerbation of an accepted pre-existing medical condition where such exacerbation is solely caused by **your** use of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction).
4. Any claim where during the **trip** **you** deliberately put **yourself** at risk of death, injury, illness or disability (unless **you** were trying to save human life).
5. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to **you**.
6. Any loss that is not specifically described in the stated terms and conditions, e.g. **we** will not pay for loss of earnings if **you** are unable to return to work due to injury or illness during **your trip**.
7. **We** do not cover any payment, which **you** would normally have made during **your** travels and/or which does not fall within the events insured under the terms of this Travel Insurance policy.
8. **You** taking part in active service within the armed forces.



## General Conditions which apply to the whole travel policy

1. The **account holder** must have a **Qualifying Account**.
2. It is **your** responsibility to provide complete and accurate answers to the questions asked when **you** open the **Qualifying Account** and to tell the **Insurer** about **your** health and the health of anyone else **your** travel plans depend on. It is therefore very important that **you** read the Medical Warranty.  
  
Please note that if **you** fail to disclose any material information to **us** (these are facts that **we** would regard as likely to influence the assessment of **your** insurance) this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid.
3. **You** must take reasonable precautions to protect **yourself** and **your** property against any accident, injury, theft, loss or damage.
4. If **we** make a payment before cover is confirmed and **our** claims investigation reveals that no cover exists under the terms of the policy, **you** must pay **us** back any amount **we** have paid, which **you** are not covered for.
5. **You** must tell **us** as soon as possible after any injury, illness, incident or redundancy, or if **you** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **us** if **you** are aware of any legal proceedings, summons or prosecution. **You** must send **us** every communication relating to a claim immediately.
6. **You**, or any person acting for **you**, must not negotiate, admit or reject any claim without **our** permission in writing.
7. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
8. **You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any **insured person** dies.
9. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to the Personal Accident or Holiday Disruption sections or Hospital Benefit cover.
10. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.
11. **You** cannot transfer **your** rights under this policy.  
  
A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
12. If **you** make a medical claim **you** may be asked to supply **your doctor's** name to enable **us** to access **your** medical records. This will help the treating doctors, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** may not deal with **your** claim.
13. Following the expiry of **your** statutory cooling off period, **you** continue to have the right to cancel **your** travel insurance policy at any time by contacting **Barclays Bank PLC**, but no refund of any fees payable in respect of **your Qualifying Account** will be available.

14. **We** can, at any time and after taking a fair and reasonable view, make changes to **your** policy cover and/or terms and conditions of insurance to:
  - reflect changes in **our** expectation of the future cost of providing cover and administering **your** policy
  - reflect changes in the law, regulation or taxation that affects **us** or **your** policy.
 Changes will be notified to **you** in writing at least 30 days before they become effective. Policy cover may be increased or decreased.
15. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 30 days' notice to **your** last known address.

## Fraud

If **you**, or anyone acting for **you**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the policy will end. **We** reserve the right to tell the police about any dishonest claim.

## Complaints Procedure

### Our Promise of Service

**Our** goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect, **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

### What will happen if you complain

- **We** will acknowledge **your** complaint promptly.
- **We** aim to resolve all complaints as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

### What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you** in the first instance to seek resolution by contacting the Customer Services helpline number shown on page 1.

If you are unhappy with any aspect of the handling of your claim you have made, please telephone the Travel Claims helpline number shown at the front of this booklet or write to:

Barclays Claims Department  
Aviva Insurance Limited  
PO Box 432  
Chichester  
PO18 8WP.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR.

Telephone: 0800 023 4567 (free from landlines) or 0300 123 9123  
Or simply log on to their website at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)



## Financial Services Compensation Scheme

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS).

**You** may be entitled to compensation from the scheme if **they** cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. **You** can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk)

## How to make a claim – help us to help you

We recommend **you** read the following information before **you** travel.

**You** can also use it as a quick reference guide if **you** need to make a claim. For full details please refer to the relevant policy section of this booklet.

### Before you travel

- Read **your** policy documentation to make sure **you** have all the cover **you** require for **your trip** and ensure that **you** understand the terms and conditions of the cover provided.
- Make sure **you** are aware of the policy limits and excesses.
- Honesty is the best policy – please ensure **you** have told **us** about any pre-existing medical conditions relating to **you**, and anyone whose good health **your trip** depends on (whether travelling or not). It is very important that **you** read and comply with the Medical Warranty.
- Please contact the Customer Services helpline shown on page 1 if **you** have any queries.

## When making a claim

- Contact the relevant helpline number shown below as soon as **you** can for assistance.
- Check the cover **you** have and the policy limit for the section **you** wish to claim under.
- Check for any special conditions in this booklet that apply to the section **you** are claiming against.
- Be aware that where an **excess** applies **you** will need to pay the amount shown.
- Ensure that you keep any documentation **we** may require.

## Claims Telephone Numbers

### 24-hour Worldwide Medical Emergency Assistance Helpline

In case of medical emergency (UK) call **0800 158 2268\***  
(fax **01603 605175**)

In case of medical emergency (worldwide) call **(+44) 1603 605172**

### Travel Claims Helpline 0800 158 2271\*

To report a general claim and obtain advice, call the 24-hour Claims helpline (+44) 1603 605173 (if calling from abroad).

The Claims helpline will arrange to issue a claim form. When returning this, please state that **you** are insured by Premier Life 25 and also enclose original receipts, and/or any reports **you** need to support **your** claim.

### Legal Expenses Claims & Advice 0800 158 2272\*

If the claim is for legal expenses please call the 24-hour Legal Expenses Claims helpline. Please tell them **you** are insured by Premier Life 25.

Type of claim	What must I do?	What will I need?
<b>Medical emergency</b>	<ul style="list-style-type: none"> <li>Contact the Medical Emergency Assistance helpline immediately.</li> <li>Where appropriate telephone the helpline prior to making any hospital admission arrangements.</li> </ul>	<ul style="list-style-type: none"> <li>All medical reports given to <b>you</b> by the treating facility.</li> <li>Receipts for any expenses incurred that are covered by <b>your</b> policy.</li> </ul>
<b>Cancelling your trip</b>	<ul style="list-style-type: none"> <li>Check that the reason <b>you</b> are cancelling is listed as being covered in the Cancellation Charges section of <b>your</b> policy booklet.</li> <li>Contact the Travel Claims helpline as soon as <b>you</b> know <b>you</b> need to cancel <b>your</b> trip.</li> </ul>	<ul style="list-style-type: none"> <li>A medical certificate from <b>your</b> UK doctor confirming the reason for cancellation. A blank certificate will be issued with <b>your</b> claim form.</li> <li>Death certificate (where applicable).</li> <li>Documentary evidence that <b>you</b> have been unable to obtain a refund from <b>your</b> travel/accommodation provider.</li> </ul>
<b>Abandoning your trip</b>	<ul style="list-style-type: none"> <li>Contact the Medical Emergency Assistance helpline as soon as the need for <b>abandonment</b> arises and before returning <b>home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>A medical report confirming the reason for <b>abandonment</b>. Where appropriate a blank medical certificate will be sent to <b>you</b> with <b>your</b> claim form.</li> <li>Death certificate (where applicable).</li> </ul>
<b>Delayed departure</b>	<ul style="list-style-type: none"> <li><b>You</b> must check in at <b>your</b> specified departure time.</li> <li>Check that <b>your</b> delay was over 12 hours before submitting a claim.</li> <li>Contact the Travel Assistant helpline.</li> </ul>	<ul style="list-style-type: none"> <li>Written confirmation from the carrier/agent of the actual date and time of departure and reason for delay.</li> </ul>
<b>Enforced Stay Abroad</b>	<ul style="list-style-type: none"> <li><b>You</b> must contact <b>your</b> airline/carrier and they will advise if <b>you</b> should travel to the airport/port to check in at <b>your</b> specified time.</li> </ul>	<ul style="list-style-type: none"> <li>Written confirmation from the airline/carrier of the actual date and time of <b>your</b> return to the <b>UK</b>.</li> <li>Retain documentary evidence of the costs <b>you</b> incurred if <b>you</b> make your own way <b>home</b>.</li> </ul>
<b>Missed departure</b>	<ul style="list-style-type: none"> <li>Do everything to get to <b>your</b> point of international departure on time.</li> <li>Contact the Travel Assistant helpline number immediately. The carrier can be contacted on <b>your</b> behalf to make alternative arrangements.</li> </ul>	<ul style="list-style-type: none"> <li>A report from the repairer or breakdown assistance provider if the vehicle <b>you</b> were travelling in broke down or was involved in an accident.</li> <li>Evidence from the transport provider if public transport failed.</li> </ul>
<b>Legal expenses</b>	<ul style="list-style-type: none"> <li>Contact the Legal Expenses Claims &amp; Advice helpline number as soon as <b>you</b> are aware of an incident and no later than 180 days after the incident occurred.</li> </ul>	
<b>Delayed baggage</b>	<ul style="list-style-type: none"> <li>Report the delay to the carrier as soon as it is clear <b>your</b> bags have been delayed and obtain a "Property Irregularity Report".</li> <li>Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>Receipts for essential purchases <b>you</b> make whilst <b>your</b> baggage is delayed.</li> <li>A "Property Irregularity Report" from the carrier.</li> <li><b>Your</b> baggage tag receipts.</li> <li>Written confirmation from the carrier of the number of hours <b>you</b> were without <b>your</b> baggage.</li> </ul>
<b>Lost or damaged baggage while in the custody of a carrier</b>	<ul style="list-style-type: none"> <li>Report the loss/damage to the carrier as soon as <b>you</b> are aware of the damage or loss and obtain a "Property Irregularity Report".</li> <li>Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>A "Property Irregularity Report". This should be obtained from the carrier as soon as <b>you</b> are aware of the damage or loss.</li> <li><b>Your</b> baggage tag receipts.</li> <li>Proof of purchase for the lost, stolen or damaged items.</li> </ul>
<b>Lost, stolen or damaged personal belongings</b>	<ul style="list-style-type: none"> <li>Take all reasonable steps to recover <b>your</b> property.</li> <li><b>You</b> must report details of the incident to the police or any other relevant authority within 24 hours, and obtain a written incident report.</li> <li>Contact the Travel Claims helpline.</li> <li>Do not dispose of <b>your</b> damaged items.</li> </ul>	<ul style="list-style-type: none"> <li>Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>Proof of purchase for the lost, stolen or damaged items.</li> </ul>
<b>Loss of passport</b>	<ul style="list-style-type: none"> <li><b>You</b> must report details of the loss/theft to the police within 24 hours and obtain a written report.</li> <li>Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>A written police report.</li> <li>Receipts for expenses relating to the purchase of an emergency passport.</li> </ul>
<b>Loss or theft of personal money</b>	<ul style="list-style-type: none"> <li>Take all reasonable steps to recover <b>your</b> money.</li> <li><b>You</b> must report details of the incident to the police or any other relevant authority within 24 hours and obtain a written incident report.</li> <li>Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>Proof that <b>you</b> owned the money and its value.</li> </ul>

Please note only a selection of claims scenarios are shown above. Please refer to the relevant section of cover within this policy booklet for full details of cover and any evidence **we** may require.

## Air passengers – know your rights

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect your right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay you compensation. Airlines are also responsible for loss or damage to your baggage during carriage.

The following information may assist you. However for the latest advice and further details on your rights as an airline passenger and compensation in different situations please visit the **UK Civil Aviation Authority** website at [www.caa.co.uk](http://www.caa.co.uk). You should also refer to the terms and conditions of the airline you are travelling with.

We are not responsible for the content of other websites.

### My flight has been cancelled

If you get to the airport in the UK and find your flight has been cancelled the airline responsible should offer you a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
- Re-routing to your final destination at the earliest opportunity, or
- Re-routing to your final destination at a later date convenient to you.

In reasonable relation to waiting time the airline should also offer you:

- Free meals and refreshments
- Hotel accommodation and transfers should you have to stay overnight
- Two free phone calls, faxes or emails.

In certain circumstances you may also be entitled to compensation.

### My flight has been delayed

If your flight from the UK has been delayed you have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
  - Any delay over 4 hours
  - Delays over 3 hours for flights over 932 miles within the EU
  - Delays over 2 hours for flights up to 932 miles
- Refund of your ticket if you decide not to travel when your flight has been delayed for over 5 hours
- Hotel accommodation and transfers if your flight is not expected to leave until the next day.

## My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to you as follows. Where possible it's best to report any problems before you leave the airport.

- The airline will be liable if your baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and you can provide receipts for them.
- The amount you can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of your claim.
- It is important that you obtain a Property Irregularity Report from the airline or agent as you will need this to prove your loss when making your claim to the airline. Ideally you should obtain this before leaving the airport.
- A claim to the airline must be submitted within 7 days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so you should make your claim as soon as possible if your baggage is still missing after this time.

## Air passengers – what will my Travel Insurance policy cover me for?

### Delayed departure

- ✓ The extra accommodation and travel costs **you** have to pay to reach **your** destination if **you** miss **your** international departure due to certain transport problems.
- ✓ Compensation for each 12 hour period **you** are delayed on **your** outward journey or the final part of **your** return journey to the **UK**.
- ✓ Cover for buying essential items such as toiletries and clothing if **your** baggage is temporarily lost for more than 12 hours when **you** arrive at **your** destination.

### Cancelled flights

- ✗ Compensation for a cancelled flight – the airline is responsible for compensating **you** where appropriate.
- ✓ Cover if **you** are prevented from travelling due to airspace or airport closure for more than 24 hours or reasonable additional travel and accommodation expenses if **you** unavoidably have to make **your** own way **home**.

### Lost, damaged or delayed baggage

Although the airline is responsible for loss or damage to **your** baggage during carriage, **your** Travel Insurance policy will offer **you** further protection.

- **Your** policy will cover **you** for loss, theft or accidental damage to **your** personal belongings or baggage during **your** trip.
- **We** will require written confirmation of any loss or damage as shown in the Baggage cover section and confirmation of any payments **you** have received from the airline.

Full terms and conditions of **your** Travel Insurance cover can be found within this policy booklet.





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You can get this in Braille, large print or audio by calling **0800 111 777\*** (via Text Relay if appropriate) or by ordering online from **barclays.co.uk/accessibleservices**

#### Call monitoring and charges information

To keep a high quality of service, your call may be monitored or recorded for training and security.

\*Calls to 0800 numbers are free when calling from a UK landline. Charges may apply when using a mobile phone or calling from abroad.

†For BT residential customers, calls to 0845 numbers will cost no more than 4.5p per minute, plus 15p call set up fee (current at September 2013). The price on non-BT phone lines may be different.

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You can find details of our services and facilities for disabled customers in our brochure 'Removing the Barriers – Accessible services for all our customers'.

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