



Your Travel Pack

Welcome to your Travel Pack

Enjoy more comfort and reassurance while you're away with Worldwide Travel Insurance and Comprehensive UK and European RAC Cover. All for £10.50 a month.

Don't forget to save the phone numbers below in your mobile phone so they're always to hand when you need them.

Features you can enjoy now

Worldwide Family Travel Insurance

Whether you're skiing on the slopes at Chamonix or exploring the Great Barrier Reef, you and your family are covered. Includes a 24-hour medical emergency support line.

If you or your family have a pre-existing medical condition:

Call us on **0800 158 2688*** to check whether it can be covered².



RAC Comprehensive Breakdown Cover

You can relax when you drive as you now have RAC Roadside Recovery, At Home & Onward Travel in the UK and breakdown cover in Europe.

For assistance 24/7, 365 days a year:

From the UK, call **0800 051 2297***

When travelling in Europe, call **+44 161 452 3205***.



¹ Each account holder and his/her domestic partner must be under 80 years of age at the start of any trip to qualify for travel insurance. Covers 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) travelling with the account holder or his/her domestic partner. All trips must start and end in the UK and last no longer than 31 days.

² Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment team.

You'll find terms, conditions and exclusions for the features included in your Travel Pack on the following pages (please read them carefully so you'll know what's covered and what's not).

- 3 Current Accounts and use of the Barclays Features Store
- 5 Worldwide Travel Insurance - Terms, conditions and exclusions
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Things to know

Check you're not covered elsewhere

To avoid paying for cover you don't need, it's worth checking that you don't already have similar or overlapping cover on other packaged accounts or policies.

Multi Pack Discount

When you add more than one Pack to the same account, you'll receive our multi-Pack discount of £2 per month for each additional Pack you add.

Changed your mind?

If you decide you don't want this Travel Pack, you have a statutory 14 day cooling off period in which to cancel. This period begins on the date your Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided you have not travelled and there has been no claim or incident likely to give rise to a claim under your Worldwide Travel Insurance or RAC Comprehensive Breakdown Cover.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and use of Barclays Features Store' terms and conditions at the front of this Welcome Pack.

Minimum term

Unless you cancel within the 14 day cooling off period, you must hold this Pack for a minimum term of six months from it being added to your Qualifying Account, after which you can cancel the Pack at any time. There are some exceptions to this. For more information please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and Use of Barclays Features Store' terms and conditions section at the front of this Welcome Pack.

To cancel, contact us on 0345 7 345 345, visit your nearest Barclays Branch or tell us by writing to **Barclays, Leicester LE87 2BB**.

Remember, your account is available without a Pack, and with no monthly account fee.

Current Accounts and use of the Barclays Features Store

These additional conditions supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank PLC). In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply.

General

You can personalise your Current Account by adding one or more Packs and/or other features or benefits to it. A Pack is a set of added services (such as insurance products) that can be added as a package to a Qualifying Account, whilst other features or benefits are available as single add-ons.

You can build your Current Account using our Barclays Features Store, online or by calling us or visiting a Barclays branch.

Qualifying Accounts

You can only add a Pack if you have a Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account or if you have another account with us that we tell you is a Qualifying Account. If you hold any of our other current accounts (except for accounts for children), you can use the Barclays Features Store to add any of the features and benefits that are available as single add-ons.

Packs

Before selecting a Pack, you should check that you are eligible for each of the benefits under each policy or feature (we will provide information to help you do this). For instance, you may not be eligible to claim for certain benefits because of your age or you have a pre-existing medical condition or some activities or equipment may not be covered.

Other features and benefits

You can add or remove a feature or benefit available as a single add-on from your Current Account at any time.

Fees and charges

A monthly fee is payable for the provision of each Pack and access to the set of benefits and services included in the Pack (Pack Fee). No part of this Pack Fee is attributable to any particular benefit or service in your Pack. If you choose not to use a benefit or service, or are not eligible for a benefit or service, or a benefit or service is not available to you, you will not be entitled to a refund of, or reduction in, the Pack Fee payable.

Some of the additional features or benefits you can choose which are not part of a Pack may incur separate charges. These charges are set out in the charges leaflets for your Current Account.

Changing or ending a Pack

You can cancel or change any Pack at any time unless you have a Travel Pack or Travel Plus Pack which you added to your Qualifying Account after 1st September 2016 - see below for more information. We may impose restrictions on your ability to re-select the same Pack for a certain period after you cancel or change it. If this is the case, we will tell you the restrictions when you cancel or change the Pack.

We may remove a Pack from your Qualifying Account if you fail to pay the monthly Pack Fee twice in a row or if your Qualifying Account becomes inactive for six months or more. We can also close your Qualifying Account or remove a Pack by giving you at least two months' notice in writing for any reason, although where you hold a Travel Pack added after 1st September 2016 we will not do so if you have had the pack for less than six months.

If you change your Qualifying Account from Premier to another Barclays bank account, or if your Qualifying Account is changed to another Barclays bank account because you no longer meet the eligibility criteria for Premier, any Premier Pack will also be removed from your account and will no longer be available to you.

If you cancel, or we remove, all of your Packs on your Qualifying Account, you will no longer be entitled to any fee-free overdraft that may have been made available to you with the Packs. If your account is changed from a Premier account to another Barclays account, you will no longer be entitled to any Premier fee-free overdraft that may have been made available to you with the Premier account or Premier Account Packs

Travel Packs added after 1st September 2016

You must have a Travel Pack for a minimum term of six months from it being added to your Qualifying Account, after which you can cancel the Pack at any time. There are some exceptions to this requirement:

- You cancel the Pack during the 14 day cooling-off period. This starts the day you receive your Welcome Pack
- You close your Qualifying Account
- You experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- You're no longer resident in the UK, or you reach 80 years of age
- Serious ill health, injury or mental incapacity that prevents you from travelling or death of an account holder
- You want to remove it after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides
- We remove the Pack or close your Qualifying Account for the reasons set out above.

Changes to Packs

We will review the Packs from time to time. If we think it appropriate following a review, we may (by giving you at least 30 days' notice) make changes to the benefits included in the Pack or to the providers of those benefits, or withdraw a benefit from a Pack.

We may also (with the agreement of each provider) make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy).

The benefits and services in the Packs, and additional benefits and services available, may be provided to you by another provider within the Barclays Group of companies or by a provider outside that group. If we replace a benefit or service, or change the provider of a benefit or service, we may provide information about you to any new provider to ensure that there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

Barclays Features Store

The Barclays Features Store is available online as part of Barclays Online Banking or can be accessed via any Barclays branch or via telephone banking. You can use the Barclays Features Store to make and change your Pack and/or other additional feature or benefit selections.

Welcome to your Barclays Worldwide Travel Insurance

Please take time to read this policy document as it contains important information. To help you understand what you are covered for at a glance we've highlighted some common questions below. If you have a question and cannot find the answer either below or in the policy wording, or are in any doubt about whether or not you are insured for a particular purpose, please contact Customer Services on page 6.

Section 1 is your Policy Summary and this gives you brief details of the cover, key exclusions and limitations provided by your insurance.

Section 2 is your Policy Cover and fully explains the limits and conditions of your insurance.

Who is covered by this policy?	Cover is for any named account holder and their domestic partner living at the same address (providing you are both under 80 years of age at the start date of your trip). Your children are covered when travelling with you if they are under 18 years of age (or under 23 if in full time education and living with you outside of term time). All insured persons must be residents of the UK.
Do I need to tell you that I am travelling?	As long as you have told us about any relevant pre-existing medical conditions you do not need to register with us or tell us that you are travelling.
Do you need to know about pre-existing medical conditions?	Yes. Please call the Medical Risk Assessment Helpline to tell them if you, or any other insured persons, have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease. Failure to disclose before booking trips or travelling will result in no cover for claims arising from undisclosed conditions. See the ' Your health' section on page 23 for full details of when and what you must declare.
Do you need to know if any travel plans are reliant on the health of a travelling companion or a close relative not insured by this policy?	Yes. You must tell us if a close relative, travelling companion or close business colleague (whether travelling or not and upon whose good health your trip depends) has any serious illness, injury or disease. See the ' Your health and the health of others' section' for full details of when and what you must declare.
What is the maximum trip length?	Trips should be no longer than 31 days and must start and end in the UK. However, when booking your trip, you may be able to purchase an upgrade to cover an extended duration.
What upgrades are available on this policy?	For an additional cost the following upgrades are available: <ul style="list-style-type: none">• Extended trip duration up to a maximum of 90 days• Increased cancellation cover to £10,000 per person• Increased cover for Golf equipment and fees• Extended baggage cover up to £2,500. For further information please call the Upgrade number shown overleaf.

Are holidays in the UK covered?

Yes. Holidays in the UK need to involve a stay of two or more consecutive nights in pre-booked holiday accommodation (excludes residential properties belonging to family or friends).

Are winter sports holidays covered?

Yes. Winter sports holidays are covered for up to a maximum of 31 days in total in any calendar year.

Can I claim for cancellation of my trip if I have a problem with my travel documents e.g. my passport is out of date/not arrived in time or visa is invalid?

No, there is no cover under this policy for problems with your travel documents before you leave. You should check the local government embassy and the Foreign & Commonwealth Office website for the entry requirements of the country you intend to visit, before you book your trip.

Travel Insurance Helplines

Medical Risk Assessment 0800 158 2688*

You must tell us about any pre-existing medical conditions. Please see the Medical Declaration section.

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

Upgrades 0800 158 2689*

Use this number for all general policy enquiries.

Details of upgrades available are listed within Helpful and Important information about your insurance ñ amendments to your cover

- ï to obtain a quote call the upgrade helpline and tell them you are a Barclays Worldwide Travel Insurance customer.

Lines are open 8am ñ 10pm Monday to Friday, 8am to 6pm Saturday and 10am to 4pm Sunday.

Customer Services

Policy documentation is available in large print, audio and Braille. If you require any of these formats please contact us on **0800 400 100***

For a list of frequently asked questions, please see aviva.co.uk/barclaystravelpackFAQ

If you are unable to find the information you require, call us on **0800 158 2690***.

Lines are open 8am to 10pm Monday to Friday, 8am to 6pm Saturday and 10am to 4pm Sunday.

24-hour Medical Emergency Assistance

If you are injured or fall ill while you are away, contact this helpline.

In case of medical emergency (UK) call 0800 158 2684 * (fax 01603 604 962)

In case of medical emergency (Worldwide) call (+44) 1603 604 976

Travel Claims 0800 158 2685*

Use this number to report any travel claims, which are not as a result of a medical emergency.

From outside the UK call **(+44) 1603 604 977**.

Legal Expenses Claims & Advice

0800 158 2686*

Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to a claim under the policy.

Lines are open 24 hours a day.

Travel Assistant 0800 158 2687*

This helpline can assist you with a wide range of travel advice before and while you are away.

Please do not call this number for policy queries, changes or claims.

Lines are open 24 hours a day.

*Telephone Call Recording

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

Travel Assistant

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 emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day.

To use the service, please call the helpline **0800 158 2687***.

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:

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

Travel Assistant during your trip

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

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

Other emergency services while travelling

- i A 'phone home' service if there is an emergency.
- i 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 shown above which we provide to you 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.

24-hour Worldwide Medical Emergency Assistance Service

We will pay the cost of the Medical Emergency Assistance Service provided under this insurance. The service will be governed by the terms, conditions and exclusions in this Travel Insurance policy and will be operated by our appointed Medical Emergency Assistance provider.

If you need help, please phone Medical Emergency Assistance helpline **(+44) 1603 604 976 from abroad**.

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

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

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 need tests or investigations as an out-patient, you must contact the helpline 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.

If you need to return home for any reason, it is also important that you contact the helpline before you make any return journey arrangements. It may affect your claim if you do not contact the Medical Emergency Assistance helpline.

Section 1 ñ Policy Summary

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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 policy document. 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 Barclays Worldwide Travel Insurance?

This policy is designed to meet certain costs that might arise in the course of your Worldwide trips.

The following are some of the benefits and features of Worldwide Travel Insurance

- Protection for each account holder and his/her domestic partner on trips anywhere in the world. 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*) travelling with the account holder or his/her domestic partner are also covered.
- Cover is provided for taking part in certain recreational leisure activities and also some activity based holidays where this is the main purpose of your trip.
- Cover is provided for winter sports activities for a maximum of 31 days in any calendar year.
- Individual trip upgrades are available for extended trip durations, golf equipment, increased cancellation and extended baggage cover.

The following are some of the General Exclusions that apply to the whole policy

There is no cover for:

- air miles, loyalty / points based ownership schemes, timeshares or similar promotions; any course or tuition fees, project costs, sponsorship fees or similar.
- 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 start your trip.
- you using a motorcycle over 125cc during the trip, unless this is your mode of transport from the UK, you using a quad bike or all terrain vehicle on or off road or any claim relating to you driving a motor vehicle without a valid licence and/or insurance.
- any costs you have paid for any person not insured under this policy.
- any claim arising from paid or unpaid manual work or physical labour of any kind (other than Charity and Conservation work shown in the Activity based holidays section).
- any claim resulting from your misuse or 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, or any exacerbation of an accepted medical condition caused by your misuse of alcohol or drugs.
- you jumping from, climbing on or over any balcony, railing, ledge or wall, regardless of its height (other than Artificial Wall Climbing listed in the Leisure activities section).

Pre-existing medical conditions & important declarations you need to 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 Risk Assessment Helpline. It is important that you read and fully understand the Medical Declaration in this policy document.

You must call the Medical Risk Assessment Helpline if at the time of adding the Travel Pack to your Qualifying Account or when booking any trip (whichever is later), any insured person:

1. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
2. is under investigation or awaiting results for any diagnosed or undiagnosed medical condition
3. is on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
4. has received a terminal prognosis
5. travels against the advice of a doctor or purposely travels without medical advice when it would have been reasonable to have consulted a doctor.

You must also call the Medical Risk Assessment Helpline if any insured person knows of:

1. a close relative or close business colleague whether travelling with you or not and/or
2. a travelling companion or person you plan to stay with;

who has a serious illness, injury or disease which could affect your decision to take or continue a trip.

Between booking a trip and paying any balance or the departure date (whichever is later), you must call the Medical Risk Assessment helpline if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist, or has been admitted to hospital. Cancellation cover will apply, however, if you still wish to travel, the Medical Risk Assessment team will advise if cover will apply while on the trip.

As this Worldwide Travel Insurance is part of your Travel Pack, subject to you being a Qualifying Account holder, cover will continue as long as you remain eligible for the insurance and continue to pay the monthly fee for your Travel Pack. During this time you must tell the Medical Risk 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.

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per person	Excess per person
Cancellation	Refund of your own personal travel and accommodation costs that you cannot get back.	We will not pay claims for: <ul style="list-style-type: none"> • Pre-existing medical conditions, unless disclosed to and accepted by us. • Any possible reasons that you were aware of that could prevent you from travelling when you added the Travel Pack to your Qualifying Account or booked a trip (whichever is later). 	£3,000	£50 (£20 loss of deposit)
Missed Connections	Cover for extra travel and accommodation costs if you miss your departure from or to the UK or a connecting flight outside of the UK.	We will not pay any claim: <ul style="list-style-type: none"> • where you have not allowed sufficient time, or done everything you can, to get to your departure point for the time specified on your ticket/itinerary • if your holiday is solely within the UK. 	£1,000	Nil

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per person	Excess per person
Travel Delay after check in	Cover if the scheduled public transport on which you are booked to travel is delayed for 12 hours or more.	<ul style="list-style-type: none"> ï Any claim for travel delay in relation to a journey that has not been pre-booked. 	£25 each 12 hours to a max. £250	Nil
Abandoning your holiday	Refund of your own unused personal travel and accommodation costs that you cannot get back and, where applicable, costs to return home.	<p>We will not pay claims for:</p> <ul style="list-style-type: none"> ï Pre-existing medical conditions, unless disclosed to and accepted by us. ï Any possible reasons that you were aware of that could prevent you from travelling when you added the Travel Pack to your Qualifying Account or booked a trip (whichever is later). 	£3,000	£50
Emergency Medical Treatment and Associated Expenses	Cover for emergency medical treatment and, if necessary, repatriation.	<p>We will not pay claims for:</p> <ul style="list-style-type: none"> ï Pre-existing medical conditions, unless disclosed to and accepted by us. ï Any claim for a medical condition you were planning to get medical treatment for during your trip. 	£10,000,000 Lower limits apply for some associated expenses.	£50
Accidental Death and Permanent Injury Cover	Death or loss of limbs/sight or permanent total disablement following accidental injury.	Sickness, disease, nervous shock or a naturally occurring condition or degenerative process.	£30,000 (£3,000 for death if aged under 16)	Nil
Personal Liability	Cover if you cause accidental injury or death to third parties or damage to their property.	Your job or the use of animals, firearms, motorised vehicles, vessels or aircraft.	£2,000,000	£50 for incidents arising from the occupation of temporary holiday accommodation
Enforced Stay Abroad	Cover if you are unable to return home on your scheduled return date due to the airspace being closed or an airport or port that you are due to travel from or through being closed.	Any payment if you have not purchased a return ticket or confirmed your return date with your travel provider before the claim arises.	£100 each 24 hours to a max. of £1,500 OR £1,000 towards cost to return home	Nil
Catastrophe Cover	Cover for 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 the policy wording.	Any claim where the catastrophe had already occurred when the Travel Pack had been added to the Qualifying Account or the trip was booked (whichever is later).	£750	Nil
Legal Expenses and Advice	Cover to pursue a civil claim if you suffer personal injury or death during your trip.	Any costs incurred before your claim has been accepted. Claims registered more than 180 days after the incident occurred.	£50,000	Nil

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per person	Excess per person
Hijack	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.		Maximum £1,000 Benefit for each 24 hour period £50	Nil
Mugging	A benefit for each 24 hours that you receive in-patient treatment due to injury caused by a mugging during your trip.	We will not pay claims where the incident has not been reported to the police.	Maximum £1,000 Benefit for each 24 hour period £50	Nil
Pet Care	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.	We will not pay 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.	£250 Benefit for each 24 hour period £25	Nil
Personal Money	Cover for loss or theft of your personal money.	Any incident not reported to the police within 24 hours of discovery. Money or valuables not carried in your hand baggage whilst you are in transit.	£500 Limits: £300 cash or bank notes. £100 for under 16s	£50
Personal Baggage cover	Cover for loss, theft or damage to your personal belongings, baggage and valuables.	Theft claims from locked property when there is no evidence of forcible and violent entry.	£1,500 Limits: single article and total valuables £400	£50
Emergency Travel document expenses	Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport or Visa if yours is lost or stolen while you are abroad, and, where applicable, costs to return home.	The cost of purchasing a new replacement passport or visa	£750	Nil
Delayed Baggage	A benefit for temporary loss of baggage for more than 12 hours on your outward journey.	Any claim for baggage delayed or detained by customs or other officials	£150	Nil
Winter Sports cover	Cover for loss, theft or damage to winter sports equipment. Also covers additional benefits for avalanche, ski pack, piste closures or injury or illness.	<ul style="list-style-type: none"> ï Winter sports equipment left in a motor vehicle. Theft claims from locked property when there is no evidence of forcible and violent entry. ï Damage to Winter sports equipment while in use 	£500 equipment £200 avalanche delay £300 piste closure £300 ski pack	£50

How long does my Worldwide Travel Insurance run for?

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

The account holder:

- cancels or removes their Travel Pack - when and how you can do this is set out in the 'Current Accounts and Use of Features Store' terms and conditions contained at the front of this Welcome Pack
- closes the Qualifying Account
- reaches 80 years of age
- is no longer a UK resident

Barclays Bank plc removes the Travel Pack or closes the Qualifying Account for one of the reasons in the 'Current Accounts and Use of Features Store' terms and conditions at the front of this Welcome Pack.

Note: If a joint account holder is not eligible for the travel insurance cover there will be no refund or reduction in the Travel Pack fee.

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

Your Cooling off and other Cancellation Rights

You have a statutory 14 day cooling off period in which to cancel your Worldwide Travel Insurance contract. This period begins on the date your Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. However, as this forms part of your Travel Pack, cancellation of your Travel Insurance contract will also require your Travel Pack to be closed. If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided you have not travelled and there has been no claim or incident likely to give rise to a claim.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and use of Barclays Features Store' terms and conditions at the front of this Welcome Pack.

How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline shown in this policy document.

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. If your complaint relates to your bank account or the Travel Pack benefits you have selected with it, you can complain in person at your branch, in writing, by email or by telephone. A leaflet explaining 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**.

Alternatively you can write to:
Barclays Bank PLC
Leicester
LE87 2BB

If your complaint is regarding a claim you have made, please telephone the Travel Claims helpline number shown in this policy document or write to: Barclays Claims Department, Aviva Insurance Limited
PO Box 432
Chichester
PO18 8WP

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 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:

financial-ombudsman.org.uk

Would I receive compensation if the insurer were unable to meet its 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 **fscs.org.uk**

Section 2 ñ Policy cover

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 transported back by us to a UK 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.
close business colleague	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 , fianc�(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) as shown that you will have to pay towards any claim by an insured person under the section. If any one incident results in an insured person claiming under more than one section of the policy you will only have to pay a maximum of one excess per insured person .
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 Travel Pack 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: <ul style="list-style-type: none">ï Cancellation cover begins from the date Travel Pack was added to your Qualifying Account or the date of booking each separate trip (whichever is later) and ends when you leave your home to start your trip.ï Cover under all other sections starts when you leave your home to begin your trip and ends when you return home providing that you do not exceed the trip limit.
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 , (this definition extends to include travel between the UK and the Channel Islands).

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	Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Travel Pack has been added
total loss of sight	Complete and permanent loss of sight
travel pack	A combined package of insurance, service and/or financial features (including Travel Insurance) that can be added to any Qualifying Account , for a monthly fee.
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: <ul style="list-style-type: none"> ï holidays outside the UK; or ï holidays within the UK 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 are 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 (providing you are both under 80 years of age at the start date of your trip) 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: <ul style="list-style-type: none"> ï when travelling with the account holder, or his/her partner, or ï whilst travelling abroad on their own to visit and stay with close relatives who live abroad, for the duration of the trip.

Your Travel Insurance Policy

This Worldwide Travel Insurance is included with **your Travel Pack**. Please read this policy document carefully, keep it in a safe place and take it with **you** when **you** travel. It gives **you** full details of what is covered, what is not covered, and the limits, **excesses** and conditions of cover.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** add the **Travel Pack** to **your Qualifying Account** or make changes to **your** policy.

Please tell the Medical Risk Assessment Team 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 Declaration section of **your** policy.

Please call the Upgrade helpline if **you** are planning a **trip** that is over a duration of 31 days.

If **you** are in any doubt, please contact **us**.

When **we** are notified of a change, **we** will tell **you** if this affects **your** policy, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms.

If the information provided by **you** is not complete and accurate **we** may:

1. amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
2. refuse to pay any claim, or
3. not pay any claim in full, or
4. cancel this policy

depending upon the information that **you** have given **us**.

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:

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

Choice of Law

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

i **you** agree otherwise; or

ii at the date of the contract **you** are a resident of 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 is also available in large print, audio and Braille. If **you** require any of these formats please contact **0800 400 100***.

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 PLC**, 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
Pitheavlis
Perth PH2 ONH

For more details on accessing information shared about **you** by **Barclays Bank PLC** write to:
The Barclays Data Protection Team
Radbroke Hall
Cheshire WA16 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.

Use of Language

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

Your Cooling off and other Cancellation Rights

You have a statutory 14 day cooling off period in which to cancel **your** Worldwide Travel Insurance contract. This period begins on the date **your** **Travel Pack** is added to **your** **Qualifying Account**

or the date **you** receive **your** policy document, whichever is the later. However, as this forms part of **your** **Travel Pack**, cancellation of **your** Travel Insurance contract will also require **your** **Travel Pack** to be closed. If **you** cancel within this period and have paid **your** first monthly **Travel Pack** fee, it will be refunded provided **you** have not travelled and there has been no claim or incident likely to give rise to a claim.

For **your** cancellation rights outside of the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and use of Barclays Features Store' terms and conditions contained at the front of this Welcome Pack.

When your Worldwide Travel Insurance ends

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

The **account holder**:

- ï cancels or removes their **Travel Pack** - when and how **you** can do this is set out in the 'Current Accounts and Use of Features Store' terms and conditions contained at the front of this Welcome Pack
- ï closes the **Qualifying Account**
- ï reaches 80 years of age
- ï is no longer a **UK resident**

Barclays Bank plc removes the **Travel Pack** or closes the **Qualifying Account** for one of the reasons in the 'Current Accounts and Use of Features Store' terms and conditions at the front of this Welcome Pack.

Note: If a joint **account holder** is not eligible for the travel insurance cover there will be no refund or reduction in the **Travel Pack** fee.

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

Important Note

Please make sure that you read your policy carefully. You may not receive any cover or cover may be reduced if you do not keep to the policy conditions.

General Exclusions and Conditions ñ these apply to the whole of your policy

General Exclusions

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 contributed to by any other cause or event: a. war; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or b. any action taken to prevent, control or suppress, or which in any way relates 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, or 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, or c. any exacerbation of an accepted medical condition caused by your misuse of alcohol or drugs.
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.	Any loss that is not specifically described in the cover sections of this policy, 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 , or any payment which you would normally have made during your travels.
6.	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 .
7.	Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the Travel Pack was added to your Qualifying Account or the trip was booked (whichever is later).
8.	Any claim for an incident which happens during the trip that results from: a. you flying an aircraft or taking part in other aerial activities not listed in the Leisure Activities and Activity Based Holidays section. b. you riding or being a passenger on a scooter, moped or motorcycle: i. 125cc or under; unless you wear a crash helmet and, as a rider, you are fully 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 riding or being a passenger on a quad bike, all terrain vehicle or similar on or off road vehicle. d. you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the UK . e. you driving or being a passenger in any motorised vehicle unless you have complied with all laws applying to use of that vehicle in the country you are visiting, for example, you must wear a seat belt where this is required by law.

	<p>f. you involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity Based Holidays and Winter Sports section.</p> <p>g. you taking part in a leisure activity, activity based holiday or winter sports activity not listed in the Leisure Activities or Activity Based Holidays and Winter Sports section.</p> <p>h. you taking part in exploration or scientific expeditions.</p> <p>i. Any claim where the purpose of your trip is Business Travel.</p> <p>j. you sitting on any balcony railing; ledge or wall, regardless of its height; or you jumping from or climbing on or over any balcony railing; ledge or wall, regardless of its height, unless your life is in danger (other than Artificial Wall Climbing listed in the Leisure activities section).</p>
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 for: <ul style="list-style-type: none"> ı unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions ı management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions ı costs where these are recoverable from your travel and/or accommodation provider ı the refund of any costs you have paid for on behalf of persons not insured under this policy ı administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
11.	Any claim because you do not feel like travelling, or you are not enjoying your trip .

General Conditions

1.	The account holder must have added the Travel Pack to the Qualifying Account .
2.	<p>You must take reasonable care to provide complete and accurate answers to the questions we ask when you add Travel Pack to your Qualifying Account and to tell the insurer about your health and the health of anyone else your travel plans depend on.</p> <p>Please note that if you fail to tell the insurer about any pre-existing medical conditions this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. It is therefore very important that you read the Medical Declaration.</p> <p>If the information provided by you is not complete and accurate, we may:</p> <ul style="list-style-type: none"> ı amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or ı refuse to pay any claim, or ı not pay any claim in full, or ı cancel this insurance <p>depending on the information that you have given us.</p>
3.	<p>Our right to cancel</p> <p>In addition to 2) above, Barclays Bank PLC may cancel the Worldwide Travel Insurance immediately on our behalf by sending at least 7 days' written notice to your last known postal and/or email address setting out the reason for cancellation.</p> <p>Valid reasons include but are not limited to the following:</p> <ul style="list-style-type: none"> ı Where we have reasonable grounds for thinking you have committed (or attempt) fraud against us. ı Where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to process a claim or defend our interests. See the General Conditions 7, 8, 9 and 10 below. ı Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask as required in 'Contract of Insurance and Information and Changes We Need To Know About' section in this policy booklet and General Condition 2. ı Barclays Bank PLC may also cancel this insurance and your Travel Pack in accordance with the terms of the Barclays Retail Customer Agreement. Please refer to the Retail Customer Agreement for further details.
4.	<p>Claims Fraud</p> <p>If your claim is in any way dishonest or exaggerated we will not pay any benefit under this policy and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you.</p>

5.	You must take reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage.
6.	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.
7.	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 writ, summons or prosecution. You must send us every communication relating to a claim immediately.
8.	You , or any person acting for you , must not negotiate, admit or reject any claim without our permission in writing.
9.	We may refuse to pay any expenses for which you cannot provide receipts or bills.
10.	You or your legal representative must pay for any relevant certificates, information and evidence, which we may need to deal with your claim; for example death or medical certificates, police reports or purchase receipts. 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.
11.	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 Accidental Death and Permanent Injury Cover or Holiday Disruption Benefit sections.
12.	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.
13.	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.
14.	If you make a medical claim you will 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.
15.	For your cancellation rights outside of the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and use of Barclays Features Store' terms and conditions contained at the front of this Welcome Pack.
16.	We can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses. When doing so we will only consider one or more of the following: <ol style="list-style-type: none"> 1. our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature. 2. information reasonably available to us on the actual and expected claims experience of insurers of similar products. 3. widely available economic information such as inflation rates and exchange rates. Additionally, we can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions: <ol style="list-style-type: none"> a. to reflect changes (affecting us or your policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation. b. to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply. c. in order to make your policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course. Changes (together with the reasons for such changes) will be notified to you in writing at least 30 days in advance.

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:

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

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

Please read this policy document carefully, keep it in a safe place and take it with you when you travel. It gives you full details of what is covered, what is not covered, and the limits, excesses and conditions of cover. We will insure you against loss, damage, legal liability, illness or bodily injury, which may happen during the period of insurance providing:

- ĩ The account holder has added Travel Pack to a Qualifying Account
- ĩ you are a UK resident
- ĩ the trip begins after the date the Travel Pack was added to the Qualifying Account
- ĩ the journey is a round trip beginning and ending in the UK that lasts no more than 31 days
- ĩ the journey is either a holiday:
 - a. outside the UK; or
 - b. within the UK, which includes two or more consecutive nights stay in pre-booked holiday accommodation.

Amendments to cover

You may be able to upgrade from the standard cover for the extensions shown below. If you need an upgrade, please call the Upgrade helpline number before you book your holiday for further information and a quotation.

- ĩ Extended Trip Duration ñ extends your trip duration from 31 days up to a maximum of 90 days.

ĩ Golf ñ 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.

- ĩ Extended Baggage cover up to a maximum of £2,500 per insured person.
- ĩ Increased cancellation cover up to a maximum of £10,000 per insured person.

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 Treatment 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

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

The account holder:

- ĩ cancels or removes their Travel Pack - when and how you can do this is set out in the 'Current Accounts and Use of Features Store' terms and conditions contained in the front of this Welcome Pack
- ĩ closes the Qualifying Account
- ĩ reaches 80 years of age
- ĩ is no longer a UK resident

Barclays Bank plc removes the Travel Pack or closes the Qualifying Account for one of the reasons contained in the 'Current Accounts and Use of Features Store' terms and conditions at the front of this Welcome Pack.

Note: If a joint **account holder** is not eligible for the travel insurance cover there will be no refund or reduction in the **Travel Pack** fee.

If an **insured person** is on a **trip** when **we** remove the Pack or close **your Qualifying Account** in accordance with the above all cover will cease when the **trip** ends.

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

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:

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

Foreign and Commonwealth Office (FCO) **ñ** Travel Advice by Country

The FCO provides travel advice to help UK citizens 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 provides cover for Cancellation or **Abandonment** if 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 or **you** still wish to travel, **you** will have the full benefit of **your** insurance so long as **you** comply with the advice of the local authorities in the area **you** are staying, 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. Please note the policy will not cover **you** for **abandonment** if the FCO had advised against travel before **you** left the **UK**.

Terrorism

If **you** are accidentally caught up in a terrorist incident when **you** are travelling, **you** have cover for Emergency Medical Treatment and repatriation costs if **you** are injured and need medical assistance. Please see section "Your Health and the Health of Others" for full terms and conditions.

If the FCO has advised against all travel or all but essential travel as a result of a terrorist incident at **your** destination this policy will provide cover for cancellation and **abandonment of your trip**. Please see sections "Before You Leave Home" and "On Your Trip" for full terms and conditions.

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 **ñ** see the Leisure activities, Activity based holidays and Winter sports activities section for full details.

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 advise 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 at www.humanservices.gov.au by searching for Medicare forms.

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 before **you** book **your** holiday, to ask whether or not **we** can extend the **trip** limit under this policy.

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, please note General Exclusion 8b.

Quad Bikes/All Terrain Vehicles (ATV)

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

Your Health and the Health of Others

Medical Declaration **ñ** applicable to each insured person

1.	<p>You must contact the Medical Risk Assessment helpline number if at the date you added the Travel Pack to your Qualifying Account or when booking a trip (whichever is later), you:</p> <ul style="list-style-type: none"> 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 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 purposely travel without medical advice when it was reasonable for you to have consulted a doctor f. know of any close relative, close business colleague, travelling companion or person you plan to stay with, (and upon whose good health your trip depends), who has a serious illness, injury or disease which could affect your decision to take or continue your trip.
2.	<p>If, between booking a trip and the departure date, you are referred to a Consultant/Specialist, or have been admitted to a hospital, your policy will cover you for cancellation of your trip. Please note, however, that if you still wish to travel you must call the Medical Risk Assessment helpline immediately and they will advise you if you will be covered for Emergency Medical Treatment and Associated Expenses or abandonment claims relating to this condition.</p>
3.	<p>If, between booking a trip and the departure date, anyone upon whose good health your trip depends, such as a close relative or a travelling companion, is referred to a Consultant/Specialist, or is admitted to a hospital, your policy will cover you for cancellation of your trip. Please note, however, that if you still wish to travel you must call the Medical Risk Assessment helpline immediately and they will advise you if you will be covered for abandonment claims relating to this condition.</p>
4.	<p>If you, or anyone upon whose good health your trip depends, is referred to a Consultant/Specialist, or is 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 Risk Assessment helpline immediately. We will advise you if you will be covered for claims relating to this condition. Please note, if you do not do this, it will affect your claim if you have to cancel your trip before the departure date.</p>

Before You Leave Home

Cancellation **ñ** if you need to cancel your trip

If this happens...	Am I covered?
I am due to go on holiday in 10 days and my home has been badly damaged by a flash flood ñ can I claim for cancellation?	Yes, you would be able to claim for cancellation of your trip .

We will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own personal travel and accommodation (including excursions and unused kennel, cattery or professional pet sitter fees up to a maximum of £250) if, after **you** added the **Travel Pack** to **your Qualifying Account** or booked **your trip**, (whichever is later), **you** unavoidably have to cancel **your trip** for one of the reasons below

1.	You are injured, fall ill, are quarantined or die.
2.	<p>One of the following people is seriously injured, falls seriously ill or dies:</p> <ul style="list-style-type: none"> a. a close relative b. a close business colleague c. the person you were going to stay with.

3.	You are called for jury service or as a witness in a court of law during the period of insurance .
4.	You are made redundant.
5.	Your home is badly damaged by explosion, fire, landslide, or severe/adverse weather.
6.	You are a member of Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to a posting overseas or an unexpected work emergency or at the time of your trip .
7.	The police need to talk to you because your home or place of work has been burgled
8.	You are prevented from leaving your home on the planned departure date due to severe/adverse weather.
9.	You are prevented from starting your trip on the planned departure date due to the cancellation of pre booked transport as a direct result of: a. strike or industrial action; or b. severe/adverse weather; or c. airspace or an airport or port you are scheduled to travel from or through has been closed; or d. volcanic ash in the atmosphere and the carrier or handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
10.	If one of the following events occurs or prevents you from travelling within seven days of your scheduled departure date: a. an avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami renders your pre-booked accommodation uninhabitable. b. your pre-booked holiday accommodation is directly affected by a food poisoning outbreak. c. the area in which you were due to stay is affected by pandemic or epidemic influenza. d. a Foreign and Commonwealth Office advisory notice against all travel or all but essential travel to your destination is still in place.
You will also be covered if a cancellation is unavoidable because your travelling companion is unable to travel due to one of the reasons listed above.	

Special conditions

1.	All claims resulting from injury, illness, quarantine or death must be supported by medical reports obtained at the time or a death certificate (or both) indicating the necessity to cancel the trip .
2.	All claims must be supported by documentary evidence that you have been unable to obtain a refund from the travel and/or accommodation provider.
3.	You must provide written confirmation from the carrier or handling agent of the actual date and time of the planned departure and reason for the cancellation and that they were unable to offer suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
4.	You must provide written confirmation from the accommodation provider and/or the local or national authorities that the pre-booked accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.
5.	Where you have been prevented from leaving home due to severe/adverse weather you must provide evidence that travel was not possible, such as local police, press or traffic reports.

The most we will pay for each insured person is:

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.	Anything mentioned in the General Exclusions.
2.	Any claim for a medical condition if any of the following applied when you added the Travel Pack to your Qualifying Account or booked your trip (whichever is later), you : a. had received medication, advice 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 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 illness, injury or disease which you were aware of when you added the Travel Pack to your Qualifying Account or booked your trip (whichever is later), unless the condition was disclosed to and accepted by us .
4.	Any claim for a medical condition where you , your travelling companion or any other person upon whose good health your trip depends have been referred to a Consultant/Specialist, or have been admitted to a hospital between booking your trip and paying any final balance due for your trip 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 for dismissal, misconduct, resignation or voluntary redundancy.
7.	Any claim for redundancy if you or your travelling companion knew of the redundancy when you added the Travel Pack to your Qualifying Account or booked your trip (whichever is later) or where you cannot provide written evidence that the reason you or your travelling companion left the job was due to redundancy.
8.	Any claim where you knew, at the time of adding the Travel Pack to your Qualifying Account or when the trip was booked (whichever is later), that: a. you or your travelling companion would be unable to travel, or 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, or ii. the cancellation of the flight.
9.	Any claim caused by a strike or industrial action which was public knowledge at the time you added the Travel Pack to your Qualifying Account or booked your trip (whichever is later).
10.	Any claim where the carrier or handling agent has offered suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
11.	Any claim where the accommodation provider has offered reasonable alternative accommodation.

On Your Trip

Missed Connections ñ this section does not apply to trips taken solely within the UK.

If this happens... My internal domestic flight from Edinburgh is delayed and this means I will miss my onward international departure from Heathrow ñ am I able to make a claim?	Am I covered? Yes, the policy will cover additional costs (up to the limit shown below) to allow you to reach your final destination.
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If you arrive too late at your point of international departure as a direct result of:	
1.	delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2.	accidental damage to, or breakdown of, the vehicle in which you are travelling or an accident or breakdown ahead of you which causes an unexpected delay

we will pay for extra travel and accommodation costs **you** have to pay to reach **your**:

- a. destination on **your** outward journey from the **UK**, or
- b. **home** on **your** return journey.

If **you** miss a pre-booked onward connection outside of the **UK** as a direct result of:

1. delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2. accidental damage to, or breakdown of, the vehicle in which **you** are travelling or an accident or breakdown ahead of **you** which causes an unexpected delay

we will pay for extra travel and accommodation costs **you** have to pay to reach the next destination outside of the **UK** as shown on **your** ticket/itinerary.

Special conditions

1. If **you** miss **your** transport due to one of the reasons listed above **you** must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
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.
3. Where **you** have been delayed due to an accident or breakdown ahead of **you**, **you** must provide evidence of the incident, such as local police, press or traffic reports.
4. All claims must be supported by documentary evidence of the costs **you** have incurred.

The most we will pay for each insured person is:

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

What is not covered

1. Anything mentioned in the General Exclusions.
2. Any claim if **your trip** is solely within the **UK**.
3. Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media when the **Travel Pack** was added to the **Qualifying Account** or the **trip** was booked (whichever is later).
4. Any claim where a possible reason for any delay or cancellation was public knowledge or had been reported by the media when the **Travel Pack** was added to the **Qualifying Account** or the **trip** was booked (whichever is later).
5. Any claim where **you** have not allowed sufficient time, or done everything **you** reasonably can, to get to **your** departure point for the time specified on **your** ticket/itinerary.
6. Any claim where the carrier or their handling agent has offered reasonable alternative transport.

Travel delay after check in ñ this section does not apply for trips taken solely within the UK.

If this happens...

My outbound flight from Dubai to Australia has been delayed for 18 hours so far and we are awaiting a further update ñ am I able to make a claim for these situations?

Am I covered?

Yes, the policy will pay £25 for each 12 hour period **you** are delayed (up to the limit shown below).

If the scheduled public transport on which **you** are booked to travel is delayed **we** will pay **you** £25 for every full 12 hour period **you** are delayed.

Special condition

We will work out the length of the delay from the date and time of **your** scheduled 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 delay.

The most we will pay for each insured person is:

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

What is not covered

1.	Anything mentioned in the General Exclusions.
2.	Any claim caused by a strike or industrial action which was public knowledge when the Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later).
3.	Any claim where a possible reason for delay was public knowledge when the Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later).
4.	Any claim if your trip is solely within the UK .
5.	Any claim for travel delay in relation to a journey that has not been pre-booked.

Abandoning your holiday if you need to return home early

<p>If this happens... I am at the airport ready to board the flight, however, my travelling companion is unable to get to the airport due to severe snow ñ can I abandon my trip?</p>	<p>Am I covered? Yes, you will be able to claim for abandonment of your trip.</p>
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We will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own unused personal travel and accommodation costs (including excursions and unused kennel, cattery or professional pet sitter fees up to £250).

We will pay for additional travel costs (if **you** cannot use **your** return ticket), and/or accommodation costs (of a similar standard to the travel and/or accommodation **you** had booked for **your trip**) to allow you to return **home** early if **you** unavoidably have to **abandon your trip** because any of the following happen after **you** have left **home**.

1.	You are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill or dies: <ol style="list-style-type: none"> 1. a close relative 2. a close business colleague 3. the person you were going to stay with.
3.	Your home is badly damaged by explosion, fire, landslide or severe/adverse weather.
4.	The police need to talk to you because your home or place of work has been burgled.
5.	You are a member of Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to a posting overseas or an unexpected work emergency at the time of your trip .
6.	Severe/adverse weather prevents you from reaching the point of international departure or the pre-booked holiday accommodation within the UK .
7.	You reach the point of international departure on the outward journey from the UK and discover that the pre-booked travel arrangements have been cancelled due to: <ol style="list-style-type: none"> a. strike/industrial action; or b. severe/adverse weather; or c. airspace or an airport or port you are scheduled to travel from or through has been closed; or d. volcanic ash in the atmosphere and the carrier or handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
8.	The Foreign and Commonwealth Office have issued an advisory notice against all travel or all but essential travel to your destination or, are advising British citizens to leave the area in which you are staying and return home .
9.	An avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami renders the accommodation in which you are staying uninhabitable.

10.	Your pre-booked accommodation is directly affected by a food poisoning outbreak.
11.	The area in which you are staying is affected by pandemic or epidemic influenza.
You will also be covered if abandonment is unavoidable because your travelling companion is unable to continue the trip due to one of the reasons listed above.	

Special conditions

1.	Where you have been unable to reach your point of international departure or pre-booked holiday accommodation within the UK due to severe/adverse weather, you must provide evidence that travel was not possible, such as a report from a breakdown service provider, local police, press or traffic reports.
2.	You must provide written confirmation from your carrier or their handling agent of the actual date and time of your planned departure and the reason for the cancellation.
3.	If you need to return home and intend to make a claim under this section, you must phone the Medical Emergency Assistance provider if your claim is medically related, or the general travel claims helpline as soon as reasonably possible.
4.	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 .
5.	If your pre-booked arrangements have been cancelled by your carrier or their handling agent, you must provide written confirmation from them that they were unable to offer you alternative travel arrangements that were suitable to you within 24 hours of the date and time of your scheduled departure as shown on the ticket/itinerary.
6.	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 .
7.	You must provide written confirmation from the accommodation provider and/or the local or national authorities that the pre-booked accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.

The most we will pay for each insured person is:

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.	Anything mentioned in the General Exclusions section.
2.	Any claim due to severe/adverse weather where you have not allowed sufficient time to reach your point of international departure , taking into account the weather forecast for your journey.
3.	Any claim caused by a strike or industrial action for which the dates had been publicly announced and/or reported by the media when the Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later).
4.	Any claim where the carrier or handling agent has offered suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
5.	Any claim where you knew when the Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later), that: <ol style="list-style-type: none"> you or your travelling companion would be unable to travel, or where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in the: <ol style="list-style-type: none"> closure of airspace or an airport or port, or cancellation of the flight.
6.	Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travelled without medical advice when it was reasonable for you to have consulted a doctor .

7.	Any claim for a medical condition if any of the following apply when the Travel Pack was added to the Qualifying Account 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.
8.	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 Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later), unless the condition was disclosed to and accepted by us .
9.	Any claim for a medical condition where you or anyone upon whose good health your trip depends have been referred to a Consultant/Specialist or have been admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us .
10.	Any claim for a medical condition you were planning to get medical treatment for during your trip .
11.	Any claim for abandonment due to Foreign and Commonwealth Office advice where this advice was already in place prior to your departure from the UK .
12.	Any claim for abandonment after you have chosen to move to alternative accommodation.
13.	Any claim caused by a strike or industrial action which was public knowledge at the time you added the Travel Pack to your Qualifying Account or booked your trip (whichever is later).
14.	Any claim for additional travelling costs if, prior to your departure from the UK , you have not purchased a return ticket to the UK .
15.	Any claim which was not authorised by our Medical Emergency Assistance provider before you returned home .
16.	Any claim where you knew, prior to departure on your trip , that you may need to return home early.
17.	Any claim resulting from a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

At Your Destination

Emergency Medical Treatment and Associated Expenses

<p>If this happens... I was at the water park with my family and I slipped and broke my arm ñ I'm currently in hospital and may require surgery. Can I claim for this?</p>	<p>Am I covered? Yes. You would be able to claim for any medically necessary treatment whilst on holiday. If you require surgery and need to stay in hospital you are also entitled to a holiday disruption benefit of £50 for each 24 hours you are receiving in-patient treatment.</p>
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If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will cover **you**, up to the limits shown below, for:

1. Emergency Treatment	<ul style="list-style-type: none"> i emergency medical treatment (including rescue services to take you to hospital) outside the UK. ii Up to £350 of dental treatment for emergency pain relief outside the UK.
2. Associated Expenses	<ul style="list-style-type: none"> a. 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 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. <p>If our Medical Emergency Assistance provider and the treating doctor agree that it is necessary, we will also pay 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.</p>
3. Holiday Disruption	<p>If you are claiming for medical expenses that are covered under this section, we will also pay you a benefit of £50 for each full 24 hours for the disruption to your trip if:</p> <ul style="list-style-type: none"> a. you are in hospital receiving in-patient treatment for more than 24 consecutive hours; or b. you are confined to your accommodation on the advice of the treating doctor for more than 24 consecutive hours.

Special conditions

1.	<p>You must phone the Medical Emergency Assistance helpline number before you make any arrangements if an illness or injury means that you:</p> <ul style="list-style-type: none"> i need to seek emergency medical advice, or ii are told by the treating doctor that you need to visit them for repeat treatments, or iii that you are going to require tests or investigations as an out-patient, or iv are told that you need to go into hospital as an in-patient. If you cannot call before you are admitted as an in-patient because the condition is serious, you must contact the Medical Emergency Assistance helpline number as soon as possible after you go into hospital. <p>An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that where necessary:</p> <ul style="list-style-type: none"> i hospitals are contacted; and/or ii medical fees are guaranteed; and/or iii medical advisers are consulted.
2.	<p>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.</p>

The most we will pay for each insured person:

<ul style="list-style-type: none"> ii 	<p>under Associated Expenses within the UK is £2,000.</p>
<ul style="list-style-type: none"> ii 	<p>under Emergency Treatment and Associated Expenses outside of the UK is £10,000,000.</p>
<ul style="list-style-type: none"> ii 	<p>under Holiday Disruption outside of the UK is £1,000.</p>

Excess

<p>We will not pay the first £50 of each insured person's claim.</p>
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What is not covered

1.	<p>Anything mentioned in the General Exclusions.</p>
2.	<p>Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travels without medical advice when it was reasonable for them to have consulted a doctor.</p>

3.	Any claim for a medical condition if any of the following applied when the Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later). You: <ol style="list-style-type: none"> 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 were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us had been told you have a terminal illness.
4.	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 .
5.	Any claim for a medical condition you were planning to get medical treatment for during your trip .
6.	Any claim for: <ol style="list-style-type: none"> any treatment received in the UK the cost of in-patient hospital treatment or going home early that our Medical Emergency Assistance provider has not agreed beforehand 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 any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home cosmetic surgery medication which, at the time your trip started, you knew that you would need while you were away any extra costs because you have requested a single or private room treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre any treatment after you have returned home.
7.	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 and the treating doctor, it was safe for you to do so.
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 for Holiday Disruption: <ol style="list-style-type: none"> where the period in hospital or confined to accommodation is less than 24 consecutive hours for any insured person not being treated as an in-patient or confined to their accommodation on medical advice where there is no valid claim for Emergency Treatment.

Accidental Death and Permanent Injury Cover

<p>If this happens... I am on holiday and I have been involved in a road traffic accident which has resulted in my left leg being amputated. Am I entitled to any benefit under this insurance?</p>	<p>Am I covered? Yes, you will be able to claim under this section for loss of a limb for up to the limit shown below.</p>
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We will cover **you** if **you** suffer a serious accidental bodily injury during **your trip** which requires urgent and immediate medical attention and leads solely, directly and independently of any other cause to **your**:

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 estate in the event of your death.

The most we will pay for each insured person is:

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.	Anything mentioned in the General Exclusions.
2.	Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
3.	Any claim as a result of you taking part in any leisure activity where the Accidental Death and Permanent Injury Cover section is specifically excluded in the Leisure Activities section.

Personal Liability

If this happens... I am on holiday staying in a rented villa through a local tour operator. The glass of the terrace door has been broken accidentally and will this policy cover me for the costs I have to pay to repair the damage?	Am I covered? Yes. You're covered for any money you legally have to pay. You're also covered for any legal costs or expenses that you have to pay in relation to the accident/damage.
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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 legal costs and expenses incurred by you in relation to the accident. You must obtain our consent in writing 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 £50 **excess** applies to all claims arising from **your** occupation of temporary holiday accommodation.

What is not covered

1.	Anything mentioned in the General Exclusions.
2.	Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) you have to pay.

3.	<p>Liability arising from:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> i. your control ii. the control of a member of your household iii. the control of people who work for you c. your job d. your involvement in paid or unpaid manual work or physical labour of any kind 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: <ol style="list-style-type: none"> 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 unpowered 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.
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Enforced Stay Abroad

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

<p>If this happens... I am currently in Spain and all flights have been cancelled as a volcano has erupted and all flights have been grounded. My airline has been unable to book me alternative flights for another 6 days. I am self employed and need to return home as I am starting a new contract next week.</p>	<p>Am I covered? Yes if as you need to make urgent arrangements to return home, we will cover up to £1000 per insured person.</p>
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If you are unable to return home on your scheduled return date due to:	
a.	the airspace being closed; or
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,
<p>we will pay you:</p> <ol style="list-style-type: none"> 1. £100 per insured person for every full 24 hour period you are unable to return home, or 2. up to £1,000 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. <p>We will also pay for emergency medical supplies that you require to prevent a deterioration or exacerbation of an existing medical condition.</p>	

Special conditions

1.	<p>Where you claim under item 1 above,</p> <ol style="list-style-type: none"> i. 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 ii. you must obtain written confirmation from your carrier or handling agents of the actual date and time of your return to the UK.
2.	<p>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.</p>

The most we will pay for each insured person is

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

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

What is not covered

1.	Anything mentioned in the General Exclusions.
2.	Any claim under item 2 where you fail to provide documentary evidence of the costs incurred.
3.	Any claim for travel and accommodation expenses if: i you have not purchased your return ticket to the UK before you depart on your trip , or ii you are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline.
4.	More than one item under this section.

Catastrophe Cover

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

If this happens... My accommodation has been destroyed by fire and I now have nowhere to stay.	Am I covered? If you have booked your accommodation directly with the provider we will cover you for additional transport and accommodation costs to enable you to continue your holiday.
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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 pre-paid accommodation, due to one of the following events occurring during **your trip**.

An avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami.

Special conditions

1.	Extra accommodation costs must be for a similar standard of accommodation to that in which you were originally staying.
2.	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 pre-paid accommodation and the reason for this.
3.	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 pre-paid accommodation.

The most we will pay for each insured person is

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

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any transport costs incurred in returning to the UK .
3.	Any pre-paid accommodation costs that can be claimed back from a hotel or any other service provider.
4.	Any claim where the catastrophe, as described above, had already occurred when the Travel Pack was added to the Qualifying Account or the trip was booked (whichever is later).
5.	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 pre-paid accommodation.

Legal Expenses and Advice

<p>If this happens... I fell breaking my hip whilst on holiday and was operated on in the UK. I was told that the operation was not done correctly and I needed a hip replacement. I was unable to work for several months. Can I make a claim?</p>	<p>Am I covered? Yes. You can claim for legal expenses under this policy in order to pursue a civil claim for medical negligence which will include the loss of earnings.</p>
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Legal expenses cover

<p>We will negotiate on your behalf for your legal rights to bring legal proceedings to pursue a civil claim against a negligent party resulting from an incident, including medical treatment, for which you are not at fault which causes your death or personal injury during your trip, providing that:</p>	
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 all cases within 180 days of any circumstances which may give rise to a claim under this section.

Personal Legal Advice

<p>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.</p>
<p>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.</p>
<p>Call the legal expenses helpline there are no consultation fees and lines are open 24 hours a day, 365 days a year.</p>

Making a Claim

<p>As soon as you are aware of an incident, you should get legal advice from the helpline without delay. Please tell them you are insured under the Barclays Travel Pack when you call.</p>
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Definitions

The definitions at the beginning of this policy document apply where appropriate; however, the following definitions only apply to this section of the policy.

Appointed Representative	A suitably qualified person appointed by us to act on your behalf.
Costs and Expenses	<ol style="list-style-type: none"> 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.
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.
Prospects of Success	In respect of all claims it is always more likely than not that you will: <ol style="list-style-type: none"> 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 4. recover damages which are higher than any costs and expenses which may be incurred. Prospects of success will be assessed by us or an appointed representative on our behalf.
Territorial Limits	Worldwide

Special Conditions

The following conditions apply to this section. Also refer to the General Conditions section.	
1. Claims ñ your duty	You must report an insured incident to us as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.
2. Claims ñ legal representation	<p>a. On acceptance of a claim, if appropriate, we will appoint an appointed representative</p> <p>b. i If there is a conflict of interest; or i If it is necessary to start court proceedings, and proceedings are being issued within the UK, you are free to nominate an appointed representative by sending us the name and address of the suitably qualified person.</p> <p>You must confirm either:</p> <p>i that the person you nominate will not charge more than the appointed representative we would have appointed, or i that you are willing to pay the difference between the cost of using your nominated appointed representative and the cost of using our choice of appointed representative.</p> <p>c. If we do not agree to your choice of appointed representative under condition 2b above, you may choose another suitably qualified person</p> <p>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.</p> <p>e. In all other circumstances we will be free to choose an appointed representative.</p> <p>f. An appointed representative will be appointed by us and represent you according to our standard terms of appointment.</p>
3. Claims ñ Our rights and your obligations	<p>a. We will have direct access to the appointed representative who will, upon request, provide us with any information or opinion on your claim.</p> <p>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.</p> <p>c. At our request you must give the appointed representative any instructions that we require.</p> <p>d. You must notify us immediately if anyone offers to settle a claim or makes a payment into court.</p> <p>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.</p> <p>f. No agreement to settle on the basis of both parties paying their own costs is to be made without our prior approval.</p>
4. Discontinuance of a claim	<p>If you:</p> <p>a. settle a claim or withdraw a claim without our prior agreement</p> <p>b. do not give suitable instructions to the appointed representative</p> <p>c. dismiss an appointed representative without our prior consent, our consent not to be withheld without good reason;</p> <p>the cover we provide will end immediately and we will be entitled to re-claim any costs and expenses we have incurred from you.</p>
5. 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.

6. 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'.
7. 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 against whom the decision is made.

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	If you do not keep to the terms, conditions and exclusions of this section.
3.	A dispute between you and us .
4.	A dispute between you and someone you were travelling with, a person related to you or another insured person .
5.	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.
6.	Any claim relating to you driving a motor vehicle without a valid licence and/or insurance.
7.	Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
8.	Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
9.	Any claim in respect of libel or slander.
10.	Costs and expenses incurred prior to our written acceptance of a claim.
11.	We will not pay for costs and expenses which have been incurred by the appointed representative on a contingency fee basis.
12.	Any legal action you take which we have not agreed to or where you do anything to hinder us or the appointed representative .
13.	Any claim deliberately or intentionally caused by you .
14.	Any fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
15.	An application for judicial review.
16.	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.

The Contracts (Rights of Third Parties) Act 1999

This Act allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However, the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see the Office of Public Sector Information website (legislation.gov.uk) or contact the Citizens Advice Bureau.

Hijack

If this happens... I was on a bus that was hijacked on holiday and was delayed getting to the airport to return home .	Am I covered? Yes. For every 24 hours that you are delayed we will pay £50.
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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 for each insured person is

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

What is not covered

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

Mugging

If this happens... I was mugged on holiday and had to go to hospital.	Am I covered? If your injuries require in-patient hospital treatment, you will receive £50 for every 24 hours that you are in hospital. If you had any belongings or money stolen, you would be covered under the Your Possessions section but you must report the mugging to the police.
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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 for each insured person is

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

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim where you do not report the mugging to the police within 24 hours of discovery or as soon as reasonably possible and get a written police report.

Pet Care

If this happens... My dog was ill while I was on holiday; my dog sitter needed to take him to the vet's for tests and he required an overnight stay.	Am I covered? For every 24 hours that your dog was in the vet's we will pay £25.
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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

1.	Anything mentioned in the General Exclusions section.
2.	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.

Your Possessions

If this happens... Someone has smashed the window of my hire car and stolen my luggage from the boot. Can I claim?	Am I covered? Yes, if your luggage was concealed in the boot of a locked car and entry has been forced, you can claim for your stolen belongings. Make sure that you report this to the police or your hire car company and request written proof.
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Personal 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 baggage 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 request written confirmation.
3.	If your personal belongings or baggage 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 policy.
4.	It may affect your claim if you cannot prove the value of, and that you were responsible for, the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of purchase. If you are claiming for damage we may ask you to send us the broken item.
5.	You must report any loss or theft to the police within 24 hours or as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report, you must provide other independent proof of the loss or theft, such as a letter from your transport company, hotel, vehicle hire company or repairer).
6.	You should not dispose of any damaged items, as we may ask you to send them to us .
7.	At our option, we will settle any claim by payment or replacement. We will pay claims for personal belongings and baggage 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.
8.	If you have also made a claim under the Delayed Baggage section, in your policy document, this amount will be deducted from the amount claimed under this section.

The most we will pay for each insured person is

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

- £400 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

See what is not covered after the personal money cover section below.

Personal Money

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

Special conditions

1.	You must 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 provide evidence that you owned the lost or stolen personal money and how much it is worth, for example proof of withdrawal or a currency exchange receipt. If you do not, it may affect your claim.
3.	You must report any loss or theft to the police within 24 hours of discovery or as soon as reasonably possible and get a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft such as a letter from your transport company, hotel, vehicle hire company or repairer).

The most we will pay for each insured person is

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 under Personal Money and Personal Baggage

1.	Anything mentioned in the General Exclusions section.
2.	Loss or theft of personal belongings, personal money , baggage, or valuables which you have left deliberately unattended .
3.	Loss, accidental damage or theft of personal money or valuables not carried in your hand baggage and fully accessible to you while you are travelling.
4.	Any loss or theft which you do not report to the police within 24 hours of discovery, or as soon as reasonably possible, 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).
5.	Theft of personal belongings, personal money or valuables from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
6.	Any goods delayed, detained or confiscated by customs or other officials.
7.	Pedal cycles, contact lenses, hearing aids, medical or dental fittings, antiques, furs and telescopes.
8.	Winter sports equipment , scuba diving, golf, fishing or other sports equipment.
9.	Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.
10.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
11.	Loss, accidental damage or theft of bonds, securities or documents of any kind.
12.	Shortages due to a mistake or loss due to a change in exchange rates.
13.	Loss or theft of travellers' cheques where the issuer provides replacements or where you have not complied with the issuer's instructions.
14.	Loss, accidental damage or theft of items used in connection with your job.

Emergency Travel Document Expenses

Contact the Travel Assistant helpline number for advice on how to obtain an Emergency Travel Document abroad. If your passport has been lost or stolen **you** may have a valid claim under the baggage and personal money section.

What's happened? (After you commenced your trip) I've lost my passport during my trip and have had to pay for a temporary one to enable me to return home ñ am I covered?	Am I covered? Yes. Contact us on the Travel Assistant helpline and we will advise you on how to obtain a temporary or emergency passport. You need to report the loss to the local police and provide evidence of this.
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We will pay travel, accommodation, communication expenses and the cost of an Emergency Travel Document, if your passport or visa is lost, stolen or damaged while you are outside of the UK and this prevents you from leaving the country or continuing your trip . If you are unable to use your return ticket to the UK , we will also pay towards the cost of additional travel expenses (of a similar standard you had booked for your trip) to allow you to return home .

Special conditions

1.	You must always take reasonable care to keep your passport and visa safe. If your passport or visa is lost or stolen you must take all reasonable steps to get them back.
2.	All claims must be supported by documentary evidence of the costs you have incurred, for example a consulate letter.

The most we will pay for each insured person is

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

What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any loss or theft of your passport or visa if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and get a written police report.
3.	The cost of purchasing a new replacement passport or visa.
4.	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.
5.	Any claim for travel and accommodation expenses of any other insured persons who could continue travel without you but decide to stay with you .

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.
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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 for each insured person is

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

What is not covered

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

Winter Sports cover

Cover under the Winter Sports applies for a total of 31 days in any calendar year.

If this happens... I am on holiday and my skis have been stolen ñ Do I have cover under my policy?	Am I covered? Yes, with Winter Sports cover we will cover the replacement of your skis (see the table below), we will also cover the cost, up to the limits shown below, to hire new skis for the rest of your trip.
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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. 1. Up to one year old, 90% of the purchase price 2. Up to two years old, 70% of the purchase price 3. Up to three years old, 50% of the purchase price 4. Up to four years old, 30% of the purchase price 5. 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 request 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.	It may affect your claim if you cannot prove the value of, and that you were responsible for, the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of purchase. If you are claiming for damage we may ask you to send us the broken item.

Excess

We will not pay the first £50 of each insured person's claim for Winter Sports Equipment .

What is not covered

1.	Anything mentioned in the General Exclusions section.
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2.	Deliberate or malicious damage to winter sports equipment caused by the insured person .
3.	Loss or damage to winter sports equipment caused by the insured person's carelessness or neglect.
4.	Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
5.	Losses from motor vehicles.
6.	Any loss or theft which you do not report to the police within 24 hours of discovery, or as soon as reasonably possible, 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).
7.	Winter sports equipment that is damaged while it is being used.

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 for each **insured person** is £200.

What is not covered

Anything mentioned in the General Exclusions section.

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.

The most we will pay for each insured person

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

Special conditions

You must provide evidence that confirms the piste closure from either **your** tour operator or resort management.

What is not covered

Anything mentioned in the General Exclusions section.

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 for each **insured person** is £300.

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 for each **insured person** is £200.

What is not covered under the Ski Pack and Inability to take part in winter sports activities sections

- | | |
|----|--|
| 1. | Anything mentioned in the General Exclusions section. |
| 2. | Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travelled without medical advice when it was reasonable for you to have consulted a doctor . |

3.	<p>Any claim for a medical condition if any of the following applied when you added the Travel Pack to the Qualifying Account or booked your trip (whichever is later), you:</p> <ul style="list-style-type: none"> 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.
4.	<p>Any claim for a medical condition where you have been referred to a Consultant/Specialist or admitted to a hospital between booking your trip, paying the final balance and the departure date unless disclosed to and accepted by us.</p>
5.	<p>Any claim for Ski Pack or Inability to take part in Winter Sports activities where there is no valid claim for emergency medical treatment.</p>

Your Activities

What is not covered

1.	There is no cover at all for any injury or death if, during your trip, you take part in any leisure activity, activity based holiday or winter sports activity: <ol style="list-style-type: none"> that is NOT shown in the following tables either as a professional or where you receive any financial reward or gain for the purpose of practising for or taking part in: <ol style="list-style-type: none"> any speed or time trial or race of any kind any organised team competition or tournament if you suffer from a medical condition which would normally prohibit you from participating in that activity where you have failed to follow all safety guidelines and use the necessary safety equipment.
2.	There is no cover under the Cancellation or Abandoning your holiday sections for: <ol style="list-style-type: none"> any course or tuition fees, project costs, sponsorship fees or similar (other than your pre-paid ski pack) cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.

Leisure Activities

There is no cover where the main purpose of your trip is to take part in a leisure activity (unless shown as an Activity Based Holiday below).

You will be covered whilst taking part in the following leisure activities, subject to any limitation shown.

Leisure Activity	Limitations (applicable where shown)
Abseiling	<ul style="list-style-type: none"> ï Must be under supervision of a qualified instructor
Aerobics	
Archery	<ul style="list-style-type: none"> ï Must be under supervision of a qualified instructor
Artificial Wall Climbing	
Badminton	
Banana boating/Ringos	<ul style="list-style-type: none"> ï No cover under Personal Liability section
Baseball	
Basketball	
Body boarding	<ul style="list-style-type: none"> ï No cover under Personal Liability section
Bowls/Petanque	
Bridge walking	<ul style="list-style-type: none"> ï Must be accompanied by a qualified guide
Bungee jumping	<ul style="list-style-type: none"> ï Must be under supervision of a qualified instructor
Camel or Elephant rides	
Canoeing	<ul style="list-style-type: none"> ï Maximum Grade 3 (or the equivalent international grade used by the country you are in)
Canopy/Treetop walking	<ul style="list-style-type: none"> ï No cover under Accidental Death and Permanent Injury Cover section ï No cover under Personal Liability section
Cave/River Tubing	<ul style="list-style-type: none"> ï Must be accompanied by a qualified guide
Clay-pigeon or small bore shooting	<ul style="list-style-type: none"> ï Must be organised through a licensed operator ï Must be under supervision of a qualified instructor
Coasteering	<ul style="list-style-type: none"> ï Must be accompanied by a qualified instructor/guide
Cricket	
Croquet	
Curling	
Cycling	<ul style="list-style-type: none"> ï No BMX or racing
Dinghy sailing	<ul style="list-style-type: none"> ï No cover under Personal Liability section ï No racing and within a 5 mile limit of the coastline or on inland waters
Dodgeball	

Leisure Activity

Limitations (applicable where shown)

Fell walking/running

Fencing

Fishing i No cover for equipment under Baggage and Money section

Football

Geocaching i Maximum 3,000 metres altitude

Gliding i No cover under Accidental Death and Permanent Injury Cover section
 i No cover under Personal Liability section
 i Must be organised through a licensed operator
 i Passenger only

Go karting i No cover under Personal Liability section

Golf i No cover for equipment under Baggage and Money section

Handball

**Hiking, hill walking,
rambling and trekking** i Maximum 3000 metres altitude

Horse riding/hacking i No hunting, jumping or polo

Hot air ballooning i Must be organised through a licensed operator
 i Passenger only

Ice skating i No hockey or speed skating

Jet boating i Must be organised through a licensed operator
 i Passenger only

Jet skiing i No cover under Personal Liability section
 i Must be organised through a licensed operator

Jogging/running i No marathons or competitive running

Kayaking i Maximum Grade 3 (or the equivalent international grade used by the country **you** are in)

Microlighting i No cover under Accidental Death and Permanent Injury Cover section
 i No cover under Personal Liability section
 i Must be organised through a licensed operator
 i Passenger only

Motorcycling up to 125cc i No cover under Personal Liability section
 i See General Exclusion point 8b

Mountain biking i Downhill Grades 1 and 2 only (or the equivalent international grade used by the country **you** are in), no freeriding, four-cross, dirt jumping or trials

Netball

Paintball

Parascending i Must be organised through a licensed operator
 i Over water only

Pony trekking

Raquetball

**Rafting n white and black
water** i Must be organised through a licensed operator
 i Maximum Grade 3 (or the equivalent international grade used by the country **you** are in)

Roller blading or skating

Rounders

Rowing i Inland waters only

Safari i Supervised walking and vehicle only

Sail boarding i No cover under Personal Liability section

Sand boarding/skiing i No cover under Personal Liability section

Leisure Activity

Limitations (applicable where shown)

Scuba diving to a depth of 30 metres	<ul style="list-style-type: none">ï No cover under Accidental Death and Permanent Injury Cover sectionï No cover under Personal Liability sectionï Must be organised through a licensed operatorï No cover for equipment under Baggage and Money sectionï Maximum 5 dives per tripï Must be accompanied by qualified scuba diving instructor or dive master at all timesï No professional, commercial or technical diving including, but not limited to, tutor diving, ice diving, free diving, wreck, cave or cavern diving or solo divingï No air travel within 24 hours of completing a dive
Sea kayaking	<ul style="list-style-type: none">ï Must be accompanied by a qualified guide
Segway	<ul style="list-style-type: none">ï No cover under Accidental Death and Permanent Injury Cover sectionï No cover under Personal Liability section
Shark cage diving	<ul style="list-style-type: none">ï Must be organised through a licensed operator
Sightseeing flights/ helicopter rides	<ul style="list-style-type: none">ï Must be organised through a licensed operatorï Passenger only
Skateboarding	
Snorkelling	
Softball	
Squash	
Surfing and flowriding	<ul style="list-style-type: none">ï No cover under Personal Liability section
Swimming	
Swimming with Dolphins	<ul style="list-style-type: none">ï Must be organised through a licensed operator
Table Tennis	
Tandem sky diving	<ul style="list-style-type: none">ï No cover under Accidental Death and Permanent Injury Cover sectionï No cover under Personal Liability sectionï Must be organised through a licensed operator
Ten pin bowling	
Tennis	
Trampolineing	
Tug of war	
Volleyball	
Wake boarding	<ul style="list-style-type: none">ï No cover under Personal Liability section
Water polo	
Water skiing	<ul style="list-style-type: none">ï No cover under Personal Liability section
Wind surfing	<ul style="list-style-type: none">ï No cover under Personal Liability section
Yachting	<ul style="list-style-type: none">ï No cover under Personal Liability sectionï No racing and within a 12 mile limit of the coastline or inland waters
Yoga	
Zip lining	<ul style="list-style-type: none">ï Must be organised through a licensed operator
Zorbing/Sphering	<ul style="list-style-type: none">ï Must be organised through a licensed operator

Activity Based Holidays

You are covered for the following activity based holidays, subject to any limitation shown below.

IMPORTANT NOTE: See "what is not covered" section (page 45).

Activity based holiday	Limitations (applicable where shown)
Charity or Conservation Work	<ul style="list-style-type: none"> ï No cover under Personal Liability section ï Voluntary work only ï On behalf of and organised through a registered charity or conservation organisation ï The trip is no longer than 31 days ï Manual work involving hand tools only ï No work at heights above 3 metres
Cycle Touring	<ul style="list-style-type: none"> ï No cover for equipment under the Baggage and Money section
Fishing	<ul style="list-style-type: none"> ï No cover for equipment under the Baggage and Money section
Flotilla Sailing	<ul style="list-style-type: none"> ï No cover under Personal Liability section ï Must be organised through a licensed operator/tour operator ï Under supervision of qualified lead skipper and no racing
Golf	<ul style="list-style-type: none"> ï No cover for equipment under the Baggage and Money section
Hiking and Trekking	<ul style="list-style-type: none"> ï Must be organised through a licensed operator/tour operator ï Accompanied by qualified guides ï No cover at all for any trek with an ascent to over 5,000 metres
Narrow boat/Canal cruising	<ul style="list-style-type: none"> ï No cover under Personal Liability section ï Inland waters only
Safari	<ul style="list-style-type: none"> ï Supervised walking and vehicle only
Tennis	
Yoga	

Winter Sports Activities

You are covered for the following winter sports activities for a maximum of 31 days in total in any calendar year, subject to any limitation shown below.

IMPORTANT NOTE: See "what is not covered" section (page 45).

Winter Sports Activity	Limitation
Cross Country Skiing	<ul style="list-style-type: none"> ï Recognised paths only
Dog sledding	
Dry slope skiing	
Glacier Walking	<ul style="list-style-type: none"> ï Accompanied by a qualified guide at all times
Indoor skiing/snowboarding	
Off-piste skiing/snowboarding	<ul style="list-style-type: none"> ï Accompanied by a qualified guide at all times and only in areas that the resort management consider to be safe
Skiing/snowboarding	<ul style="list-style-type: none"> ï Recognised pistes only
Sledging	
Sleigh rides	
Snow mobiling	<ul style="list-style-type: none"> ï No cover under the Personal Liability section ï Recognised paths only
Snow shoeing	

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

- ï **We** will acknowledge **your** complaint promptly.
- ï **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** have a complaint about:

- ñ A claim **you** have made, **you** can telephone **0800 158 2685*** and ask **your** contact to review the problem
- ñ If **your** complaint is regarding anything else, **you** can telephone **us** on **0800 158 2690***.

If **you** are unhappy with the outcome of **your** complaint, **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone:
0800 023 4567* (free from landlines)
or
0300 123 9123*

Or simply log on to their website at
www.financial-ombudsman.org.uk

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme is available from the FSCS website www.fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

RAC Comprehensive Breakdown Cover

Please note that reference in this document and the policy summary to 'Qualifying Account' means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Travel Pack has been added.

One of the benefits of the Travel Pack is that it includes Roadside, Recovery, At Home, Onward Travel and European Breakdown Cover. It provides you, the Qualifying Account holder, with automatic cover, in the event of a breakdown occurring to your vehicle, providing you with peace of mind.

What your cover includes:

- 24 hour, 365 days a year cover.
- Personal based breakdown cover for 5 call-outs in any 12 month period (non-commercial vehicles only, excluding certain vehicle types).
- Roadside repair, where possible, of mechanical and electrical problems (parts charged at cost).
- Nationwide recovery service to anywhere within the UK, Guernsey, Jersey and the Isle of Man (including your home address) if the problem can't be fixed at the roadside.
- At Home assistance ñ if your car won't start at home.
- Onward travel assistance in the form of either a replacement hire car for up to one day, hotel accommodation or alternative transport arrangements.
- Accident Care - giving you advice after an accident on what to do at scene, a vehicle driveability check, a liability assessment and a Personal Injury consultation. Where the other party is liable for the accident we may be able to provide you with a replacement vehicle.
- European Breakdown Cover for 2 claims per year with a £2,500 limit per claim. Cover is for up to 90 days for any one journey.
- £50,000 of legal expense cover whilst motoring in Europe.
- For more information about your breakdown cover and full Terms and Conditions, please see the Policy Summary and Policy Documents sections at the back of this booklet.

In case of a breakdown in the UK, Guernsey, Jersey or the Isle of Man, call **0800 051 2297*** (UK) quoting Travel Pack.

In case of a breakdown in Europe, call **(+44) 161 452 3205*** (Europe) quoting Travel Pack (applies to the designated European countries).

Your Friends and Family can also benefit from great savings on RAC Breakdown Cover

Introduce your friends and family to a special 25% discount on RAC Breakdown Cover. Please note that the Friends and Family offer does not form part of your Travel Pack Breakdown cover.

Friends and family should purchase breakdown cover direct with RAC.

Friends and Family Offer ñ To find out more or join RAC, call **0800 716 976*** quoting FP0180. RAC Terms and Conditions will apply.

If you have any questions about your membership, please call the Travel Pack Customer Helpline on **0800 158 3199*** and select the RAC option.

Policy Summary

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(Please note that reference to Qualifying Account in this Policy summary means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Travel Pack has been added).

This section gives you a summary of your RAC Breakdown Cover Policy. Breakdown assistance is one of the benefits of your Travel Pack. The full terms and conditions of your policy can be found in your RAC Breakdown Cover Policy Document.

Names of Insurers

The insurers of RAC Breakdown Cover for Travel Pack holders are as follows:

- Roadside, Recovery and At Home Cover is provided by RAC Motoring Services.
- Onward Travel and European Breakdown Cover are underwritten by RAC Insurance Limited.
- Motoring Legal Expenses insurance (part of European Breakdown Cover) is underwritten by RAC Insurance Limited.

(RAC Motoring Services and/or RAC Insurance Limited are referred to below as 'we/us')

Cover

Your RAC Breakdown Cover consists of:

- Roadside, Recovery and At Home assistance covering the event of your eligible vehicle's breakdown (mechanical or electrical) occurring

at the roadside, your home address or address where you normally keep the eligible vehicle.

- Onward Travel assistance in the form of either a replacement hire car for up to 1 day, hotel accommodation or alternative transport arrangements.
- European Breakdown Cover provides breakdown, alternative transportation and motoring legal expenses assistance in the event of your eligible vehicle's breakdown (mechanical or electrical) occurring in designated European countries or whilst travelling on the outward journey to or inward journey from the designated European countries.

What is covered

Roadside, Recovery, At Home and Onward Travel services

Roadside, Recovery, At Home and Onward Travel services under your RAC Breakdown Cover are available in the United Kingdom, Jersey, Guernsey and the Isle of Man. Roadside services are also available in the Republic of Ireland.

Assistance will be provided to repair your eligible vehicle where the breakdown has occurred. If this is not possible or the repair is unwise or cannot be carried out within a reasonable time, we will transport your eligible vehicle, you and up to 7 passengers, to a chosen destination and provide onward travel.

The cover under this Roadside, Recovery, At Home and Onward Travel service is subject to a limit of five call-outs that can be made under this RAC Breakdown Cover in any 12 month period. One call out will be any attendance by an RAC patrol or RAC contractor to a vehicle as a result of a call to the RAC under RAC Breakdown Cover.

European Breakdown Cover services

European Breakdown Cover will provide assistance where the breakdown occurs whilst you are abroad in the European countries designated below. Your eligible vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, you will receive overnight accommodation or an alternative form of transport. If your eligible vehicle breaks down on the outward journey from home to the departure port or on the inward journey from the arrival port to home we will provide roadside assistance and recovery, and arrange a temporary replacement vehicle to complete your journey to/from port.

European Breakdown Cover is provided for a maximum period of 90 days for any one journey.

(with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims in a membership year and each claim must be for a separate journey.

The designated European countries: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City.

What is not covered

Your policy excludes some situations. Please refer to your RAC Breakdown Cover Policy document for full details. Key exclusions are:

- You must be resident with a registered home address in the Territory (see 'General Exclusions' section).
- Your vehicle is not an "eligible vehicle" or the general exclusions in your policy apply (see 'Eligible Vehicles Specifications' section and 'General Terms and Conditions of European Cover' section).
- Onward Travel does not cover insurance excess, daily hire and any other costs from you keeping a replacement car after the time period specified in the policy (see 'What is not covered under Onward Travel' section).
- The cost of "Specialist Equipment" required for repair or recovery of your eligible vehicle (see 'Costs' section).
- Any commercial vehicle being used in conjunction with business.
- Eligible vehicles that have broken down as a result of participation in motor sport activities taking place off road and/or not subject to normal rules of the road, or eligible vehicles used for hire or reward (see 'General Exclusions' section).
- Any vehicle over 11 years old travelling to Europe.
- If your eligible vehicle should break down whilst towing a caravan or trailer we will recover your eligible vehicle together with the caravan or trailer. If your trailer or caravan breaks down then we can arrange for the recovery of your trailer or caravan but you will be liable for the

recovery costs (see 'General Exclusions' section).

- We are responsible for the labour costs of the RAC Patrol or RAC Contractor instructed by us to attend you in accordance with your level of cover. You will be responsible for all other costs including the costs of parts (see 'Roadside/Recovery/At Home' section and 'Costs' section).
- If you call us for assistance following an accident, fire, theft or act of vandalism or other incident covered by a policy of motor insurance, you will be liable to pay us for the costs of the eligible vehicle's removal (see 'General Exclusions' section).
- Additional payments may be requested if the maximum number of call-outs is exceeded (see 'Fair Call Scheme' section).
- Any legal claim handled under the Motor Legal Expense cover where in our reasonable and expert opinion, there is not a 51% or greater chance of success. Cover may be refused or discontinued if such prospects do not, or no longer, exist.

Accident care

In the event that you have a road traffic accident within the territory, we will provide you with:

- Advice on what to do at scene
- A vehicle driveability check
- A liability assessment
- A personal injury consultation

Where the other party is liable for the accident we may be able to provide you with a replacement vehicle.

Please refer to the policy booklet for further information. You will need to pay for any additional services arranged.

How to make a claim

If you require breakdown assistance call:
For Roadside, Recovery, At Home and Onward Travel services call: **0800 051 2297***

For European Breakdown Cover services: if the breakdown occurs in the UK, Guernsey, Jersey or the Isle of Man on the way to or from a designated European country, call: **0800 051 2298***

If the breakdown occurs whilst in a designated European country, call: **(+44) 161 452 3205***

You will need to provide your eligible vehicle registration and details of the breakdown location.

For Motoring Legal Expenses claims, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

If you wish to use the Accident Care Services available to you following your involvement in a road traffic accident in the UK, Guernsey, Jersey, the Isle of Man or the Republic of Ireland please call:

0800 051 2297*

Cancellation Rights

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Travel Pack, cancellation of your insurance contract will also require your Travel Pack to be closed.

If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided there has been no claim or incident likely to give rise to a claim.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and use of Barclays Features Store' terms and conditions at the front of this Welcome Pack.

Compensation Scheme

RAC Insurance Limited 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 fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of services under Roadside, Recovery and At Home insurance.

Your Feedback

Except for complaints regarding Motoring Legal Expenses insurance (see below for details), complaints can be made to us by telephone on **0800 051 1109***, or **0800 051 1216*** if your complaint relates to European Breakdown Cover, or in writing at Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ. Should we be unable to resolve

your complaint satisfactorily, you may refer your complaint to the Financial Ombudsman Service where it concerns RAC Insurance Limited. If you would like further details on the Financial Ombudsman Service, please write to them at Exchange Tower, London E14 9SR or by calling **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500** or via their website financial-ombudsman.org.uk

For enquiries or complaints relating to Motoring Legal Expenses, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

The Financial Ombudsman Service does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Duration of Policy

Your RAC Breakdown Cover is only available as part of Travel Pack subject to you being a Qualifying Account holder. Your RAC Breakdown Cover will end if your Travel Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Travel Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays giving you 30 days' notice in writing.

RAC Breakdown Cover - Policy Document

Travel Pack (Roadside, Recovery, At Home, Onward Travel & European Cover)

Who we are:

RAC Motoring Services (Registered No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW) and/or

RAC Insurance Limited (Registered No: 2355834, Registered Office RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW).

The cover we provide:

- Roadside, Recovery and At Home Cover is provided by RAC Motoring Services
- Onward Travel and European Breakdown Cover is underwritten by RAC Insurance Limited

- Motoring Legal Expenses insurance (as part of European Breakdown Cover) is underwritten by RAC Insurance Limited

For insurance purposes, the home state is the United Kingdom.

Your cover at a glance

Roadside, Recovery, At Home and Onward Travel cover is available in the Territory ("Territory" is defined in the section titled 'Words with special meaning' below) and the Republic of Ireland.

European Breakdown Cover is available in the European Territory ("European Territory" is defined in the section titled "Words with special meaning" below) and in the Territory (to or from a European journey).

Limits of cover

The cover under this RAC Breakdown Cover is subject to a limit of five call-outs that can be made under this RAC Breakdown Cover in any 12 month period. One call out will be any attendance by an RAC patrol or RAC contractor to a vehicle as a result of a call to the RAC under RAC Breakdown Cover.

European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against all valid European Breakdown Cover in a membership year and each claim must be for a separate journey.

Roadside/Recovery/At Home

If your eligible vehicle suffers a breakdown in the Territory or the Republic of Ireland we will provide the service below. This service is provided on the terms and conditions in this Policy document including the General Terms, Costs and General Exclusions:

- an RAC patrol or contractor who will endeavour to repair your eligible vehicle
- labour where the breakdown occurs at the roadside or at your home address or other address in the Territory where you normally keep the vehicle
- if in our opinion we are unable to repair your eligible vehicle locally or within a reasonable time, or because repairs are unwise, we will provide:

If the breakdown occurs in the Territory:

- transportation of your vehicle to your home or a single address anywhere else in the Territory
- transport for you and up to seven passengers to the above chosen destination (if there are

more than five people this may require two separate vehicles. An adult from your eligible vehicle must accompany any children)

- this service is also available should you be taken ill and cannot continue your journey as you have no passengers who can drive your vehicle. You will need to produce some form of medical certificate for this (In these cases, we will provide cover at our discretion)

OR

If the breakdown occurs in the Republic of Ireland:

- transportation of your vehicle to a destination of your choice within 10 miles. If you have no preferred destination, we will take the vehicle to a nearby garage
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children)
- if you need to leave your vehicle at the garage we will reimburse you for taxi fares up to 20 miles from the garage (A receipt must be obtained)

This service must be arranged at the time of the breakdown and cannot be requested later.

What is not covered under Roadside/Recovery/At Home

- a second recovery if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- eligible vehicle servicing or reassembly
- the use of the recovery service as a way to avoid repair costs
- recovery which is not arranged at the time of the breakdown but is requested later
- any other matters excluded under this RAC Breakdown Cover policy

Onward Travel

Onward Travel is available in the Territory only.

- Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later
- You are entitled to one of the following extra benefits once we have decided that we cannot get your vehicle repaired locally:

Replacement car hire

We will pay for:

- the hire cost of a car up to 1600cc provided by our supplier for the duration of the repairs to your vehicle (up to a maximum of one day) for one incident

- insurance (including Collision Damage Waiver) is subject to an excess of £500 payable by you in the event of vehicle damage to the hire car. If you are aged 21-25 then a surcharge of £14 is payable prior to taking the hire car.
- replacement car hire is subject to availability and our supplier's terms and conditions, which will be provided to you at the time of hire, but which will usually include:
 - a. age limits
 - b. the need to have a current driving licence with you
 - c. limits on acceptable endorsements
 - d. the need to provide a valid credit card number (Alternatively, our supplier will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to you)
- hire cars are not usually available with a tow bar, and therefore your caravan or trailer will, if eligible (see General Exclusions Point 6 on page 17) be recovered under the Recovery benefit with your broken down vehicle
- if we decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead

Alternative transport costs

- we will arrange and reimburse you for rail, air or other public transport costs for up to eight people to reach the end of the journey within the Territory
- we will pay these costs up to £150 a person or £500 for a group whichever is less

Hotel accommodation

- we will arrange and reimburse you for the cost of one night's bed and breakfast for up to eight people in a hotel of our choice
- we will pay these costs up to £150 a person or £500 for each group, whichever is less. You will have to pay for any extra hotel or transport costs

Special medical assistance

Onward Travel also provides special medical assistance. If you or one of your passengers in your eligible vehicle is taken into hospital more than 20 miles from home we will arrange and pay for overnight accommodation for the other passengers, as described in "Hotel accommodation" above and we will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits

What is not covered under Onward Travel:

- a second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- other charges arising from your use of the hire car benefit, such as fuel costs, deposit, insurance excess charges, our supplier's costs of collecting and returning the vehicle and any costs due to you keeping the car after the agreed period of hire
- if you require a second or any other type of vehicle this will be at your cost, we will try to arrange this for you at your request
- if you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess
- unless specifically included in the Onward Travel cover described above, any other matters are excluded under this RAC Breakdown Cover policy

European Breakdown Cover

European Breakdown Cover is designed to offer you assistance in the event of breakdown, road traffic accident, or fire or theft of your eligible vehicle, or illness of the only qualified driver in a European Territory.

This section describes what you are entitled to under European Breakdown Cover and how to use the service. It must be read in conjunction with the General Terms, Costs and General Exclusions sections printed elsewhere in this policy.

Important Information

Credit card requirement

Car hire companies insist on having valid credit card details at the time of booking and the card must be produced when collecting a hire car. Therefore, if a hire car is necessary for you to continue your journey, we will require your credit card details to arrange this. Please see section 1 ñ Replacement car and section 6 ñ Journey continuation. We will also require your credit card details if we arrange a service for you which is not covered by your policy or if it exceeds the European Breakdown Cover limit.

Mobile phones

The regulations on the temporary importation and use of mobile phones vary from country to country. Please check with your service provider that your phone meets the requirements and necessary standards for the countries in which you are travelling.

Whilst convenient, mobile phones are expensive to use and you should note some service providers charge for calls to freephone numbers. It may also not be possible for an RAC Control Centre to return a call to a mobile phone, however where we are able to return your call, you may still have to pay the costs of the international call. Please note mobile phone calls are not covered under European Breakdown Cover and we regret that we cannot reimburse any costs incurred. You are therefore recommended to use a conventional phone wherever possible.

In case of difficulty in reaching an emergency number or to check cost please contact the service provider of your mobile phone, or use a conventional phone.

Breakdowns on European Territory motorways

If you break down on a motorway in European Territory use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. Please note that due to local legislation the RAC Control Centre is not able to send a breakdown recovery vehicle to a motorway location. If you are unable to locate a motorway phone or services station phone, please contact the RAC Control Centre for guidance.

In France the same procedure applies if you break down on a motorway service area.

You may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will normally only be to the recovery company's own depot in the case of any tow.

These items are covered by European Breakdown Cover and you should obtain a receipt to claim a refund from us on your return home. If you are towed from a motorway, contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Motorcycles

Motorcycles are covered on the same basis as other eligible vehicles. However, we regret it is not possible for us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for you to transport your eligible motorcycle.

Caravan and trailers

Any supplement paid to include a caravan or trailer under European Breakdown Cover is to cover our

increased risk and costs. We do our best to find solutions to motoring problems, but we regret we cannot arrange a replacement caravan or trailer in the event of a breakdown which in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise. Hire vehicles are unlikely to include tow bars so that it may become necessary to repatriate a caravan or trailer together with your eligible vehicle, if your eligible vehicle cannot be repaired in the European Territory by the return date.

Service providers

We do not give any warranty or assurance as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services we arrange and/or pay for under European Breakdown Cover. They do not act as our agents and we do not accept liability for their acts or omissions. You should check that any repairs to your eligible vehicle are carried out to your reasonable satisfaction.

Motor insurance and vehicle warranty

European Breakdown Cover does not replace motor vehicle insurance. We strongly recommend you tell your motor insurers before taking your eligible vehicle abroad. If you do not, your insurance policy will only cover you for damage you might cause to other people or their property. This means that you will not be covered for damage to your vehicle, fire, theft etc. Your insurers will also need to know if you are towing a caravan or trailer. If your eligible vehicle has a manufacturer's or other mechanical warranty, we will provide emergency assistance but you are responsible for ensuring subsequent repairs are in accordance with the warranty and do not invalidate it.

Service in the Territory for a journey to the European Territory

Section 1

Temporary replacement car in the Territory on the outward journey to or inward journey from a planned journey in the European Territory.

We will pay:

Cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary:

- to carry out the planned journey if as a result of an accident, fire or theft within 7 days of your declared departure date the eligible vehicle cannot be repaired or recovered (in the case of theft) in time for departure on the declared date, or

- to complete the planned journey if your eligible vehicle breaks down on the way to the port of departure and we confirm that it cannot be repaired in time for departure.

We will not pay:

Fuel and oil costs, personal insurance or any other extra costs.

Important self-drive car hire information:

We will normally try to arrange a hire car equivalent to, but not necessarily the same as, your eligible vehicle, if there is one available. If your eligible vehicle was an MPV or similar vehicle we may arrange two hire cars. We will only arrange this if there are two qualified drivers in your party. Otherwise we will arrange alternative means of transport.

Car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. We use reputable car hire companies with market standard terms and conditions which the driver must fully comply with. You must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). You must present your driving licence to the hire company and present your full UK driving licence, National Insurance number and any other information requested.

Your credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of mini buses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

See also the notes on Collision Damage Waiver and crossing international borders in section 6

Important self-drive hire car information.

Section 2

Roadside assistance and recovery in the Territory on the outward journey to or inward journey from the European Territory.

We will pay:

On the outward journey from home to the departure port and on the inward journey from the arrival port to home, if you are stranded on a public highway through breakdown of your eligible vehicle:

- assistance from RAC Patrol or garage/repair service to repair your eligible vehicle at the roadside if possible or where in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise, to tow your eligible vehicle to a local garage.

Note: Following an accident, fire, theft, vandalism, or other incident normally covered by a motor insurance policy, we will provide assistance at the roadside. However, you will be liable for the cost of any towing which is then necessary for removal of your eligible vehicle.

- if in our opinion your eligible vehicle cannot be repaired locally or within a reasonable time or because repairs are unwise, we will pay for either a recovery service to return your eligible vehicle and up to eight persons including yourself to your home or to a nominated repairer in the Territory. If we recover your eligible vehicle and there are more than five people travelling in it, we may use two separate vehicles for the recovery. An adult must accompany any children

We will not pay:

The cost of any parts used for roadside repairs or the cost of any garage repairs, including labour.

Costs covered by your eligible vehicle's warranty.

Towing costs for the removal of your eligible vehicle following an accident, fire, theft, vandalism or other incident normally covered by a motor insurance policy.

Service while abroad in the European Territory

Section 3

Roadside assistance procedure in the event of breakdown on a motorway in the European Territory.

If your eligible vehicle breaks down on a motorway in the European Territory, use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown/recovery vehicle to you. Please note that due to local legislation the RAC Control Centre

may not be able to send a breakdown recovery vehicle to a motorway location.

In France the same procedure applies if you break down on a motorway service area.

If you are towed from a motorway it will normally be to the recovery company's depot. Contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Note: you may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will only be to the recovery company's own depot in the case of any tow. These items are covered by European Cover and you should obtain a receipt to claim a refund on your return home.

We will pay:

1. Attendance of local breakdown service or garage to repair your eligible vehicle at the roadside if possible, or tow it from the place of breakdown or accident to the nearest local repairer where you may arrange and instruct repairs.
2. In the event of breakdown:
 - a limited contribution up to £150 towards labour charges, if the local repairer is able to effect repairs necessary to enable your eligible vehicle to continue the journey on the date of the breakdown; or
 - inspection fees to confirm that your eligible vehicle cannot be repaired by your return travel date
3. Storage charges for your eligible vehicle while awaiting repair or repatriation.

We will not pay:

1. Repair costs, including labour, other than as set out above under 2.
2. Repair costs if your eligible vehicle was in an accident, damaged by fire or stolen, or if it is uneconomical to repair.
3. The cost of parts used for roadside or garage repairs.
4. The cost of any repairs not directly necessary to enable your eligible vehicle to continue the journey on the date of the breakdown.
5. Costs covered by your eligible vehicle's warranty.

Section 4

Spare parts despatch

We will pay:

Freight, handling and ancillary charges for despatch of spare part(s) necessary to complete repairs to

your eligible vehicle but which are not obtainable locally. The fare for one person to collect part(s) from the appropriate railway station or airport.

We will not pay:

The cost of parts themselves, which must be paid on receipt. When telephoning the RAC Control Centre you will be asked for your credit card details. Alternatively you will be asked to pay for the part(s) direct to the repairer.

Any despatch costs for parts that are not necessary to complete repairs to your eligible vehicle.

Section 5

Additional accommodation expenses

We will pay:

A contribution of up to £35 per person per day towards necessary additional (not alternative) accommodation expenses for room only while you wait for your eligible vehicle to be repaired, providing the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory. You should make your own hotel arrangements, but in France or Monaco only you may request assistance from the RAC Control Centre in Lyon to make hotel arrangements.

We will not pay:

The costs of meals or any other extra costs.

We reserve the right to limit or refuse any "Additional accommodation expenses" if your eligible vehicle is a motor home or caravan designed or modified to be used as accommodation and in our opinion can still be used as such.

Section 6

Journey continuation or return home

This benefit is not available at the same time as Section 5 "Additional accommodation expenses".

We will pay:

A contribution to travel expenses for you and your party to continue the planned journey during the period your eligible vehicle is not roadworthy or to return home by direct route, if the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory.

This benefit is also available if your eligible vehicle is stolen and not recovered within 24 hours. In this event a police report must be obtained. However, this benefit will cease if and when your eligible vehicle is recovered in a roadworthy condition.

Expenses can comprise up to 14 days self-drive car hire including collision damage waiver (see Collision

Damage waiver note in section 6 **Important self-drive hire car information** below) and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

Arrangements for self-drive car hire under this Section 6 must be made by the appropriate RAC Control Centre.

Where it is estimated repairs will take only a few days, we will only pay for your party staying and claiming additional accommodation until repairs are completed. If repairs will take longer, a self drive hire car or other transportation will be arranged to get your party to your planned destination. When your eligible vehicle is repaired or recovered in a roadworthy condition the cost of a self-drive hire car or other transportation for one person is covered to return to collect it. The RAC Control Centre, after consultation with you, will decide the best option.

We will not pay:

Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged with the car hirer and any other extra costs in connection with self-drive hire car.

The cost of any car hire beyond the period agreed with the appropriate RAC Control Centre. The cost of any car hire not arranged by the appropriate RAC Control Centre.

Any car hire expenses after your eligible vehicle is repaired except for the direct journey to return and collect it.

First class rail fares.

Any costs under this benefit if they are for services you used at the same time as Section 5 "Additional accommodation expenses".

Important car hire information

Car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. We use reputable car hire companies with market standard terms and conditions which the driver must fully comply with. You must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). You must present your driving licence to the hire company and present your full UK driving licence, National Insurance number and any other information requested.

Your credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to

cover extras such as top up of the fuel tank when returning the vehicle.

Collision Damage Waiver (CDW). Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period you could be liable for the first portion of the cost, which is likely to be over £150, and have your credit card charged. The amount could be much higher and varies according to hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of your journey.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of minibuses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

Section 7

Replacement driver

We will pay:

Cost of providing a replacement driver to drive your eligible vehicle and your party to your destination or return home if a registered doctor declares you medically unfit to drive and you are the only qualified driver.

We will not pay:

Replacement driver cost if there is another qualified driver in your party who is fit to drive.

Any expenses which you or your party would have had to pay.

Section 8

Accidental damage to or loss of tent

We will pay:

Up to £35 per person per day contribution to accommodation expenses if during the period of cover you are camping and your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, we may at our option authorise the cost of a replacement tent. If your tent is stolen you must obtain a police report within 24 hours.

We will not pay:

The cost of meals or any other extra costs.

Damage caused by weather conditions.

The cost of a replacement tent not authorised by us.

Any costs if your tent was stolen and you do not obtain a police report within 24 hours.

Section 9

Urgent message relay service

We will pay:

Cost of relaying urgent messages from the RAC Control Centre to your immediate relatives or close business associates if your eligible vehicle cannot be driven because of breakdown, accident or fire or it is stolen.

We will not pay:

Cost of relaying any urgent message not arranged through the RAC Control Centre. The cost of non-urgent messages or messages to persons not described under "we will pay".

Section 10

Your eligible vehicle repatriation to the Territory

We will pay:

The cost of taking your eligible vehicle by road transporter from the garage in the European Territory to your home or chosen Territory repairer for repair in the Territory, if the RAC Control Centre can confirm with the garage in the European Territory that repairs cannot be completed by your planned return date to the Territory and providing the cost is not more than the UK market value* of your eligible vehicle. Please also note that we will pay only up to the overall claim limit for the journey. You will be liable for any costs in excess of the overall claim limit and your credit card account will be charged for those additional costs.

If your eligible vehicle is declared a "write-off" by the vehicle's insurers, we will pay the cost of packing and freighting the baggage in the vehicle.

Note: When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most European Territories. At busy times it may take longer.

*UK market value as per Glasses Guide or equivalent.

We will not pay:

Claims for any repatriation not authorised by the RAC Control Centre. The cost of repatriation if this is more than the UK market value of your eligible

vehicle. The cost of repatriation if your eligible vehicle is roadworthy.

Any costs in excess of the overall claim limit.

If your eligible vehicle has been fitted with a roof box or bicycle rack, you must remove and place it inside your eligible vehicle. The roof box keys need to be left with your car keys in the event that Customs and Excise require access.

Important: If you are making a claim against your motor insurance in the event of an accident, fire, theft or break-in we require their agreement before repatriating your eligible vehicle. We also reserve the right to negotiate with them to reclaim costs incurred by us under this policy.

Section 11

Customs claims indemnity

We will pay:

Continental or Irish Customs claims for duty (a) if the eligible vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision, or (b) it is stolen abroad during the journey and not recovered. We will deal with necessary Customs formalities. To arrange, please call RAC European Support, 0870 5 49 33 20*** Monday ñ Friday 9am ñ 5pm.

We will not pay:

Any import duties not relating to your eligible vehicle.

Service after return home

Section 12

Collection of your eligible vehicle left in a European Territory for repair.

We will pay:

The following costs for one person to collect your eligible vehicle, repaired in a European Territory after breakdown.

1. standard/second class rail fare plus other public transport fares which are necessary to reach place of collection in a European Territory
2. additional Homeward cross-Channel ferry fare for your repaired eligible vehicle and one person (calculated by taking the actual fare less the value of any unused Homeward portion of your original cross-Channel ticket)
3. up to £35 per night for single room hotel accommodation necessary to complete the round trip ñ limited to room only

We will not pay:

First class rail fares, the cost of any meals, costs for more than one person.

Note: The RAC Control Centre will make the sole decision whether your eligible vehicle should be repaired in a European Territory for you (or someone nominated by you) to return to and collect. When you are advised your eligible vehicle is repaired and ready for collection you must immediately notify RAC European Support. Call 0870 5 49 33 20***, Monday ñ Friday 9am ñ 5pm.

Section 13

Contribution to hire car

We will pay:

Up to £250 for self-drive car hire, including collision damage waiver, whilst you are awaiting the repatriation of your eligible vehicle from a European Territory under the terms of European Breakdown Cover.

We will not pay:

Fuel, oil, personal insurance and any other extra costs. Self-drive car hire after your eligible vehicle is returned to your chosen Territory address. Cost of self-drive car hire if you or a person chosen by you is collecting your eligible vehicle from a European Territory after repair. Any cost over £250, including collision damage waiver.

Section 14

Loss of no claims bonus

We will pay:

Compensation for the amount of no claims bonus you lose on your motor policy due to an accident(s) abroad in your eligible vehicle during your period of cover.

Compensation is payable at the renewal date of the motor policy after expiry of your period of cover. You must provide written confirmation of the amount and that no third party action is being taken to recover the loss of your no claims bonus. To claim, please call RAC European Support, 0870 5 49 33 20***, Monday ñ Friday 9am ñ 5pm.

We will not pay:

Any amount if third party action is being taken to recover the loss of your no claims bonus. Subsequent reductions in no claims bonus and any loading of the premium.

Section 15

Motoring Legal Expenses Insurance

This section of European Breakdown Cover gives up to £50,000 worth of cover and is underwritten by

RAC Insurance Limited (Company No. 2355834) acting through RAC Legal Services.

You will be covered when travelling in your eligible vehicle from the UK, Guernsey, Jersey and Isle of Man. This includes the journeys both from and to your home provided that these fall within the period of cover. RAC also covers the eligible vehicle on board a ferry, Euro tunnel, a hovercraft, catamaran or motorail service.

The full terms of the Motoring Legal Expenses Insurance are set out below.

Definitions

The following definitions apply only to this section of European Breakdown Cover. The definitions on page 60 may apply where appropriate.

"insured event"

means a road traffic accident or incident or series of incidents which give rise to legal proceedings (as defined below) occurring during the period of cover.

"legal costs"

means the reasonable and properly incurred fees, expenses, costs and disbursements by or on behalf of you and authorised by us in pursuing or defending legal proceedings (as defined below), and The costs of a third party for which you are held liable by court order or which are agreed by us and which are incurred in connection with legal proceedings (as defined below).

"legal proceedings"

means the pursuit of a claim for damages for uninsured losses either by negotiation or by civil, tribunal or arbitration proceedings within a court in a European Territory, in respect of a matter covered under European Breakdown Cover, and the defence of a motoring prosecution within a court of criminal jurisdiction in a European Territory.

"legal representative"

means the solicitors or other qualified experts appointed by us to act for you in accordance with condition 2 of this section of European Breakdown Cover provided that such solicitors or experts satisfy the following conditions:

1. they agree to fund all disbursements and do not claim for them until the end of the case, and
2. they agree not to submit any claim for legal costs until the end of the case and to try to recover all legal costs from the other party in the action, and
3. they agree to report in writing to RAC on any substantive development in the progress of the case.

"limit of cover"

means £50,000 overall.

"Qualifying Account"

means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which **Travel Pack** has been added.

ì RACì /ì usì /ì weì

means in this section 15 RAC Insurance Limited of RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW acting through RAC Legal Services (part of RAC Motoring Services).

ì road traffic accidentì

means an accident in a European Territory involving your eligible vehicle occurring during the period of cover on a public highway or a private road or a car park to which the public has an uninterrupted right of access, for which you are not at fault and another party is at fault.

ì Travel Packì

A combined package of insurance, service and/or financial features (including RAC Breakdown Cover) that can be added to any **Qualifying Account**, for a monthly fee.

ì European Territoryì

means all European Territory countries listed on page 66 of this policy.

ì uninsured lossesì

means loss arising out of a road traffic accident which is not otherwise covered by insurance of any kind and either damage occurs to the eligible vehicle or any personal effects owned by you whilst they are in or on your eligible vehicle or you suffer death or bodily injury whilst in or getting into or out of your eligible vehicle.

What is covered

1. RAC will provide you with initial legal advice following an insured event.
2. RAC will indemnify you up to the limit of cover against the legal costs of:
 - the pursuit of a claim for uninsured losses directly arising from a road traffic accident, and/or
 - the defence of a motoring prosecution brought against you in connection with criminal proceedings involving your eligible vehicle
3. Your reasonable costs of travelling abroad for any necessary medical examination or court appearance up to £50 per person per day. This is subject to a maximum of £1,000 per accident.

What is not covered

1. Claims which are not for uninsured losses or where the uninsured losses are of a value of £250 or less.
2. Appeals unless you have notified RAC in writing of your wish to appeal at least ten working days before the deadline for any such appeal and the written approval of RAC has been obtained.
3. Claims (including appeals) which, in our reasonable and expert opinion, there is not a 51% or greater chance of success. Cover may be refused or discontinued if such prospects do not, or no longer, exist.
4. Legal Costs:
 - incurred before RAC have confirmed acceptance of the claim in writing
 - exceeding any amount approved by RAC
 - incurred following a payment into court by a third party unless RAC have authorised you in writing to continue with the claim after the payment into court or you are ultimately awarded or settle for more than the amount of the payment
 - incurred if you withdraw instructions from the legal representative or from the legal proceedings unless such withdrawal is approved by RAC
 - for any expert witness unless previously agreed by RAC
 - where you are responsible for unreasonable delay which is prejudicial to the claim or where you fail to give proper instructions in due time to RAC or the legal representative
 - where you pursue a claim without the consent of RAC or in a different manner from that advised by the legal representative
5. Claims against us or any company or subsidiary of RAC plc or claims by you against any other person covered under your RAC Cover.
6. Claims relating to matters for which you would, but for the existence of your RAC membership European Breakdown Cover, be entitled to indemnity under any other policy of insurance.
7. Claims directly, or indirectly, caused by, contributed to or arising from:
 - prosecutions against you which allege dishonesty or violence or which arise from drink or drugs related offences or parking offences
 - any deliberate illegal act or omission by you or any act which is false or fraudulent in any way
- faults in your eligible vehicle or faulty incomplete or incorrect service, maintenance or repair of your eligible vehicle
- a road traffic accident occurring during your participation in a race, rally or competition
8. Claims for travelling expenses, subsistence allowances or compensation for absence from work, except that we will pay reasonable costs for you to travel abroad for a medical examination or a court hearing if this becomes necessary, up to £50 per person per day. This is subject to a maximum of £1,000 per accident.
9. Legal costs, fines or other penalties which a court of criminal jurisdiction orders you to pay.

Important

On the continent documentation for claims is essential and you must obtain receipts for all items for which you wish to claim.

Conditions for Motoring Legal Expenses Insurance

1. To make a claim you must notify RAC of the claim in writing as soon as reasonably possible and in any event within 180 days of the insured event leading to the claim.
2. On receipt of a claim under this Section of European Breakdown Cover RAC will evaluate the claim, advise on the steps you should take to pursue the claim and, where appropriate, appoint a legal representative from its approved panel to pursue the claim by negotiation.

In the event that the claim is not settled by negotiation and proceedings are necessarily issued, you do not have to continue to instruct the legal representative nominated by RAC and may propose another legal representative.
3. During the course of the claim you must:
 - co-operate at all times in the completion of any necessary documentation or provision of information requested either by RAC or by the legal representative
 - if you appoint your own legal representative, take all available steps to recover the legal costs in the legal proceedings
 - not do anything which may prejudice your case or RAC's position in respect of the claim
 - notify RAC of any settlement offer made before accepting it
4. During the course of the claim RAC will have the right of direct access to the legal representative.

5. RAC shall not provide cover under this Section of European Breakdown Cover if you make a false declaration when applying for cover.
6. You shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this Section of European Breakdown Cover.
7. You shall take all reasonable steps to mitigate the losses that flow from a road traffic accident.
8. RAC may take over and conduct the claim and may settle the claim in your name, for example where RAC is unable to contact you. RAC will take all reasonable steps to protect your interest.
9. Every written notice or communication by RAC shall be sent to you at the last address known to RAC Legal Services.
10. An enquiry or complaint about the terms of this Section of European Breakdown Cover may be made to RAC Legal Services at Great Park Road, Bradley Stoke, Bristol BS32 4QN or 0333 2022 981*.

General terms and conditions of European Breakdown Cover

1. Period of cover: European Breakdown Cover is valid during your current membership year. Cover for Section 1 Temporary replacement car, will start 7 days before each booked journey within the Period of Cover. Cover for the other sections starts on your departure from home or arrival in the European Territory as appropriate.
2. Eligible vehicles: Your eligible vehicle must be one of the following and must be permanently registered in the Territory as a private vehicle: car, motorcycle 121 cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle. A supplement, which will be collected at the time of breakdown, must be paid to cover a motor caravan or minibus.

Your eligible vehicle must also:

- be under 11 years old at the start of the journey;
- have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
- have maximum overall dimensions of: length 7m; height 3m; width 2.55m (all including any load carried).

Cars, motorcycles 121 cc or over, estate cars, MPV's or 4 x 4 sport utility vehicles which are aged 11 years and over may be covered on payment of a

supplement, which will be collected at the time of breakdown.

European Breakdown Cover does not cover motor caravans, minibuses and light vans which are aged 11 years and over.

Your eligible vehicle can only be covered if it is being used for a journey and returning to the Territory within the period of cover.

Caravans and baggage or boat trailers of proprietary make not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are covered, subject to payment of an extra fee, which will be collected at the time of breakdown. They must also carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7m; height 3m; width 2.55m.

3. Maximum number of persons: Your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.

Note: your cover will not be valid if you carry within your eligible vehicle more persons than the seating capacity stated in your eligible vehicle's vehicle registration document.

4. Your eligible vehicle condition:
 - Your eligible vehicle must be roadworthy and in good mechanical condition at least 7 days before any booked journey within your period of cover. You must also make sure it is serviced as the manufacturer recommends
 - You must make sure your eligible vehicle (including any caravan/trailer you wish to cover) meets all the laws of the countries you visit. This includes particular weight limits for towing. If you do not comply with these laws we can refuse to provide cover.
5. Expense claims: you must retain all original receipts, bills, credit card or bank statements for items of expense that you wish to claim back from us under this policy. We may not repay your expenses unless you can provide satisfactory evidence of the expenses claimed.
6. Authority for repatriation or repair:
 - If your eligible vehicle is not able to be driven due to an accident, fire, break-in or

theft, any damage to your vehicle should be reported to them immediately. Your motor insurers must decide whether to authorise repair in the European Territory or have the vehicle repatriated. We cannot repatriate the vehicle unless your motor insurers first give their permission. We also reserve the right to negotiate with them to reclaim any costs we may have incurred in providing services under this policy.

- It is our decision alone whether to repatriate or repair locally your eligible vehicle that cannot be driven as a result of a breakdown, or as a result of a road traffic accident, fire or theft, for which you do not have fully comprehensive cover.
7. Non-repatriated vehicles: Repatriation will not be available if the United Kingdom market value of your eligible vehicle is less than the cost of repatriation.
 8. Policy supplements: Where charged, supplements for caravans, baggage or boat trailers and certain motor vehicles are to cover our increased risk and costs.
 9. Repayment of Credit: You must pay back to us on demand
 - (a) any costs we have paid at your request for which you are not covered under European Breakdown Cover
 - (b) the cost of any spare parts supplied at your request.

We reserve the right to charge these costs to your credit card account if necessary.

10. Car Hire: we will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with any pre-booked ferry or train etc. It may be necessary for you to collect a hired vehicle from the nearest available place of supply.
11. Spares Despatch: After you have asked the RAC Control Centre to despatch parts you are responsible for paying for them in full, even if you later obtain them locally. We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays or other busy times. We do not accept responsibility for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

Please note that spare part(s), especially for older vehicles, may not be available or may be difficult to

locate. This may impede or prevent us dispatching spares.

12. Taxi Arrangements: On occasion you may be asked by the RAC European Control Centre to make your own taxi arrangements. In this instance, you should obtain a receipt and send it to us to claim a refund after you have returned home.

Making a claim

When providing assistance we make every effort to meet on your behalf all costs within the claim limit. However, in some instances you may be asked to pay locally and reclaim costs on your return to the Territory. There may also be occasions when you arrange and pay for assistance direct and wish to reclaim the cost.

All claims must be made on an RAC claim form and are subject to the claims procedure and conditions detailed in this Making a claim section of your European Breakdown Cover. A RAC claim form can be obtained from the contact details below.

If you have paid any cost which you believe is covered under European Breakdown Cover, please telephone us for a claim form immediately on your return home. State you wish to claim under European Breakdown Cover. When returning your completed claim form you should enclose relevant original receipts, bank or credit card statements (not photocopies).

For RAC European Breakdown Cover claims, except for Motoring Legal Expenses Insurance, please contact us at:

Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ, or Telephone: 0800 051 1216*

For Motoring Legal Expenses Insurance claims, please contact us at:

RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN, or 0333 2022 981*.

Conditions for payment of claims

Payment of claims depends on you complying with the following conditions for all sections of European Breakdown Cover.

1. You must be a resident of the Territory.
2. You must make any claim in writing on an RAC claim form.
3. If we pay out money for you under European Breakdown Cover, we can take over your right to recover that money. You must co-operate with us as much as possible to enable us to do this.

4. You must do all you can to prevent a second, injury, loss or damage, as if you were not covered under European Breakdown Cover.
5. You must forward to us any writ, summons, legal document or other communication about the claim as soon as you receive them.
6. You must obtain any original receipts, bank or credit card statements, certificates, police reports, evidence etc and give all the information and help we may need at your expense. This includes medical certificate(s) and details of your household or motor insurance if necessary.
7. You must not admit liability or offer or promise payment without our written permission.
8. You warrant that your eligible vehicle is roadworthy and in good mechanical condition when you apply for European Breakdown Cover and that you will keep it in that condition.
9. If any claim is found to be fraudulent in any way your European Breakdown Cover will be cancelled immediately and the fraudulent claim will be forfeited.
10. Exchange rates used are those valid at the date your claim is assessed by us.

Accident Care

Accident Care services in the Territory

Accident Care is a service offered by RAC Legal Services as part of RAC Breakdown Cover. The Accident Care services are available to you if you have been involved in a road traffic accident in the Territory. The Accident Care services are subject to all the relevant terms, costs and exclusions set out elsewhere in this RAC Breakdown Cover policy, in addition to the terms set out below.

Accident Care Services

At the Scene

These are the services that we can provide to you at the scene:

Advice

When you phone, we will give you advice on a wide range of issues, including what information you need to collect, whether you need to contact the police, and how to deal with the other party.

Vehicle driveability check

Through asking you a series of questions, we will assist you in determining the driveability of your vehicle.

Liability assessment

We can if we have enough information give you a

preliminary view on who we think is liable and advise you how to deal with the situation. Please note that many of the above services can also be provided to you once you have left the scene of the accident.

Further Services

These are the services we provide to you once you have left the scene:

Call back ñ at a time to suit you

We will call you back to deal with any other issues that you may have and to take our advice and assistance to the next level.

Legal advice

We can advise on many legal issues (regardless of fault), including uninsured losses, repair problems, traffic offences, consumer disputes and the best ways of getting the best value for your vehicle if it is a write-off.

Replacement Vehicle

If you are not liable for the accident and the other party's insurer agrees with this (and in certain other circumstances at an additional cost) we can provide a like-for-like temporary replacement vehicle until your car is repaired, or until you buy a replacement. This will be subject to certain restrictions and the terms and conditions of the vehicle supplier.

Personal Injury Claims Service

We can provide a personal injury consultation with a qualified legal professional and where possible pursue a personal injury claim on your behalf where we believe you have a good case.

Accident Care Terms and Conditions

1. Accident Care will only be provided following your involvement in a road traffic accident in the Territory (please note that restrictions on certain services may apply in Northern Ireland).
2. We can stop providing you with Accident Care at any time if we reasonably believe (at our discretion) that the service you are requesting goes beyond the scope of Accident Care or will cause us to incur unreasonable costs on your behalf (for example, if any claim is disputed by your motor insurer, we will not be obliged to assist you in pursuing the claim). This will not affect your membership with us for any other services.
3. The Accident Care service is not an insurance policy.
4. Any contract for goods or services we obtain on your behalf will be between you and the third party supplier (unless we notify you otherwise). We will not be responsible for the terms of any

agreement with a third party supplier, or for the implications to you of entering into a contract on those terms. Such contract will be subject to the terms and conditions. You should therefore check the terms of any such agreement carefully, to ensure that you are happy with them.

- There may be additional charges for goods or services we arrange on your behalf including, but not limited to, services such as the sourcing of car hire or car repair. You will be notified of any additional charges (either by us or the third party supplier) before you are obliged to enter into any contracts with any third party suppliers.

Eligible Vehicle Specifications

The following vehicle specifications are applicable to services provided under Roadside/Recovery and At Home. Different vehicle specifications applicable to the European Breakdown Cover services are set out in the European Breakdown Cover section of this policy.

	Max Weight (gross)	Max Length	Max Width
Vehicles	3.5 tonnes	5.5 metres (18ft) including tow bar	2.55 metres (8ft 4in)
Caravans/Trailers	3.5 tonnes	7.6 metres (25ft) including tow bar	2.55 metres (8ft 4in)
Vans/Pickups/ Car derived Vans	3.5 tonnes	5.5 metres (18ft) including tow bar	2.55 metres (8ft 4in)

Words with special meaning

"Accident" means an accidental crash immobilising your eligible vehicle.

"Breakdown" is where your eligible vehicle is inoperative and/or has ceased to function as a whole as a result of a mechanical or electrical failure. A component failure (e.g. air-conditioning failure) in itself does not constitute a breakdown unless it causes your eligible vehicle to cease to function as a whole.

"Eligible vehicle" means any vehicle eligible for cover that meets the specifications set out (1) in the Vehicle Specifications section for Roadside, Recovery and At Home services, or (2) in the European Breakdown Cover section for services provided under European Breakdown Cover.

"European Territory" means Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South),

Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City.

"Fair call entitlement" means the number of callouts you are entitled to make as set out in the Fair Call Scheme section.

"Home" means the address where you live in the Territory.

"Journey" (applicable to European Breakdown Cover section only) means a holiday or trip in a European Territory during your Period of Cover in your eligible vehicle which includes any or all of the countries covered by your policy and which begins on departure from your home and ends on return to your home.

"Membership Year" means any 12 month period from the date on which you added Travel Pack to your Qualifying Account and each 12 month period thereafter.

"Qualifying Account" means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Travel Pack has been added.

"RAC Contractor" means a contractor appointed by us to provide certain breakdown assistance services.

"Specialist Equipment" is equipment in our view not carried by RAC Patrols or RAC Contractors.

"Territory" means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.

"the party/your party" means the total number of persons including you, travelling with you in your eligible vehicle for the whole period of your journey.

"Travel Pack" means a combined package of insurance, service and /or financial features (including RAC Breakdown Cover) that can be added to any Qualifying Account, for a monthly fee.

"We/Us/Our" means RAC Motoring Services and/or RAC Insurance Limited.

"You/Your" means the person(s) who has Travel Pack added to their Qualifying Account and is entitled to receive the services under this RAC Breakdown Cover policy

General Terms

- You must be with the eligible vehicle at the time of breakdown. You must also be in

attendance when the patrol or contractor arrives, or we may not be able to provide assistance.

2. If there are any domestic animals in your eligible vehicle, their onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we undertake. Unless there is a safety issue, guide dogs for the blind or hearing dogs will always be transported with their owners.
3. Following a breakdown or accident attended by the police, other emergency service, or a Highways Agency traffic officer, removal of your eligible vehicle will not take place until the emergency service concerned have authorised it. If the police, emergency service, or a Highways Agency traffic officer concerned insist on immediate recovery by a third party, the cost of this must be met by you.
4. We will not pay for any losses that are not directly associated with the breakdown or the incident in relation to which a claim is made under RAC Breakdown Cover. For example, loss of earnings due to us being unable to repair the vehicle at the roadside, losses caused by delay in us (or any third party) providing any benefit of service or onward travel costs such as missed flights (except that this will not apply in relation to any claim you or a driver may have for death or personal injury).
5. We do not warrant to carry out the services if we are prevented from doing so in circumstances beyond our reasonable control including, without limitations, the activities of civil or government authorities, third party industrial disputes, internal industrial disputes where we have taken reasonable steps to prevent the effects of such action on our services, but have been unable to do so; acts of God; terrorism or severe weather conditions.
6. We have the right to refuse to give service if you behave in a threatening or abusive way to our employees or contractors.
7. If the service you require is not provided for under this policy we will try, if you wish, to arrange it at your expense. The terms of any such service are a matter for you and the supplier.
8. We will take all reasonable care in providing our services to you. We will not be responsible for the action or inaction of any other third parties who may provide additional services to you.

9. This policy is governed by the laws of England and Wales. Any legal disputes will be heard in an English/Welsh Court.

General Exclusions

1. This policy does not cover:

- Commercial vehicles used for any business use
- eligible vehicles which were broken down or unroadworthy at the time of joining
- eligible vehicles not complying with the vehicle specifications
- eligible vehicles which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access
- eligible vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which take place on, and comply with the normal rules of the road, will be covered
- eligible vehicles being demonstrated or delivered under trade plates
- the transportation of any vehicle or trailer which contains horses or livestock
- any claim caused directly or indirectly by the overloading of your eligible vehicle and/or any caravan or trailer
- costs for anything which was not caused by the incident you are claiming for
- routine servicing of your eligible vehicle, replacing tyres, missing or broken keys, or replacing windows. We may be able to arrange for the provision of these services but you must pay any costs incurred
- any incident affecting a vehicle hired under the terms of European Breakdown Cover
- any claim as a result of eligible vehicle breakdown due to:
 - (a) running out of oil or water;
 - (b) frost damage;
 - (c) rust or corrosion;
 - (d) tyres which are not roadworthy;
 - (e) using the incorrect fuel
- any claim caused directly or indirectly by the effect of intoxicating liquors or drugs
- any claim where your eligible vehicle is being driven by persons who do not hold a full United Kingdom or other driving licence recognised and accepted in the UK

- any claim which you have made successfully under any other policy of insurance held by you. If the value of your claim is more than the amount you can get from your other insurance we may pay the difference subject to policy limits and exclusions
- any claim by you unless you are resident of the United Kingdom and your eligible vehicle is registered with the DVLA in Swansea or Northern Ireland
- your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification
- any claim if your insured vehicle is being repatriated and Customs in any country find its contents are breaking the law of that country
- any personal effects, valuables or luggage left in your eligible vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the eligible vehicle. These are your responsibility

2. If a breakdown occurs with two or more Qualifying Account holders, who are entitled to cover under their RAC Breakdown Cover policy, in the eligible vehicle, only one account holder is entitled to call us out and we are only obliged to respond to the first call out we receive.
3. This policy does not cover any eligible vehicle which is used on a "hire and reward" basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such eligible vehicle (even if the passenger or the driver are Qualifying Account holders).
4. The provision to display a valid excise licence has been removed in light of the legislative change. However, your vehicle still needs to hold a valid excise licence for service to be provided.
5. You must have your registered home address in the Territory.
6. If your eligible vehicle should breakdown whilst towing a caravan or trailer in the Territory we will recover your eligible vehicle together with the caravan or trailer. If your trailer or caravan breaks down then we can arrange for the recovery of your trailer or caravan but you will

be liable for the recovery costs. We recommend that you always carry a serviceable spare tyre and wheel appropriate to your eligible vehicle, caravan or trailer.

7. We are not responsible for the cost of any parts, or for any garage, labour or other costs in excess of your policy limits set out in the part entitled "Policy Document". Please note these costs in Europe are likely to be higher than in the UK.
8. If you call us for assistance following an accident, fire, theft or act of vandalism or other incident covered by a policy of motor insurance, you will be liable to pay us for the costs of removal.
9. This policy does not cover you for any loss caused by any delay, whether the benefit or service is being provided by us or someone else (for example a garage, hotel, car hire company, carrier, etc).

Costs

Your policy does not include cover in relation to the following:

1. Any cost incurred without our prior consent. All requests for service must be made directly to us.
2. The cost of draining or removing contaminated fuel (i.e. mis-fuelling). We will arrange for your eligible vehicle to be taken to a nearby garage for assistance, but you will have to pay for any work carried out. Any other recovery may be arranged but you will be liable for any additional costs.
3. Specialist Equipment costs. We will however arrange for the specialist services if requested but you will have to pay for any additional costs direct to the contractor e.g. winching and specialist lifting equipment.
4. Any costs incurred as a result of you failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when you are unable to provide a serviceable key, appropriate to your eligible vehicle, caravan or trailer.
5. Please note that motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits and assistance is at our discretion. Assistance in changing a wheel is covered, subject to you carrying a serviceable spare as specified above.

6. The cost of a locksmith (if we are unable to open the eligible vehicle for any reason), bodyglass or tyre specialist. We will arrange for your eligible vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on your eligible vehicle. Any other recovery may be arranged but you will be liable for any additional costs.

7. Your eligible vehicle storage charges.

8. The cost of ferry crossings and/or toll fees for your eligible vehicle and the return ferry costs and/or toll fees of the accompanying recovery vehicle if required to enable a successful recovery.

9. In the case of any policy benefits, any costs listed under 'we will not pay' and any other costs which are not expressly stated under 'we will pay'.

Fair Call Scheme for Travel Pack

Service Limit for Travel Pack customers:

- For Roadside, Recovery, At Home and Onward Travel services the fair call entitlement is five call-outs per membership year.
- European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against valid European Breakdown Cover in a membership year and each claim must be for a separate journey.

Battery related faults

For battery related faults your cover is as follows:

- Our initial attendance for a battery related fault is included. There is no charge for that attendance.
- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
- Our patrol will test your battery on the initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it.
- If you call us out again within 12 months of the initial attendance for the battery related fault and we identify the same fault as a problem caused by the same battery, you will have to pay an additional charge which will be notified to you at time of the call-out. That charge will be no less than £75.
- You will be charged separately for any such additional charges.

Duration of cover

Your RAC Breakdown Cover is only available if you have the Travel Pack added to your Qualifying Account. Subject to your right to cancel (see below), the cover is from month to month. Your RAC Breakdown Cover will end if your Travel Pack is closed or your Qualifying Account is closed or it is switched to a non-qualifying account, you fail to pay the monthly Travel Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays giving you 30 days' notice in writing.

Canceling your cover

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Travel Pack, cancellation of your insurance contract will also require your Travel Pack to be closed.

If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided there has been no claim or incident likely to give rise to a claim.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Current Accounts and use of Barclays Features Store' terms and conditions at the front of this Welcome Pack.

Caring for our customers

We are committed to providing you with the highest standard of service and customer care. We realise, however there may be occasions when you feel that you did not receive the standard of service you expect. Should you have cause for complaint please contact us and we will work with you to try to resolve your complaint within 28 days.

If you have used our breakdown service and are dissatisfied with any aspect of the service provided to you, please bring the complaint to our attention as soon as you can (if possible within 28 days of becoming aware of it). This does not affect your statutory rights to take legal action or exercise any other legal remedy.

Please write to us at: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ or please telephone us on 0800 051 1109* or 0800 051 1216* if your complaint relates to European Cover.

Email: customercareoperations@rac.co.uk

For complaints regarding Motoring Legal Expenses Insurance the address is detailed in the Conditions for Motoring Legal Expenses Insurance section.

We will deal promptly with your query. Unless we can satisfactorily resolve your complaint within 24 hours we will send you an acknowledgement within five working days, along with a leaflet outlining our complaints procedures while we investigate your complaint further.

For those products and services we provide that are classified as general insurance business, if, after following the above procedure, your complaint has not been resolved to your satisfaction within eight weeks, or it is eight weeks since we received your complaint you have the right to refer the matter to: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial Ombudsman Service does not affect your right to take legal action against RAC Motoring Services and/or RAC Insurance Limited.

– Should you wish to refer your complaint to the Ombudsman please be aware that you have six months from the date of our final written response in which to do so.

The Financial Ombudsman Service does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

RAC Insurance Limited 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 fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Data Protection

We will disclose your information to our business partners, service providers and agents for service purposes. We will only do this where it is necessary for the conclusion, or performance of a contract between us, or that we enter into at your request or in your interest. We may record telephone calls for staff training and evidential purposes. We will share your information with the Barclays Group where it is required to establish whether you have used the RAC Breakdown Cover. For more details how Barclays will use your information, please refer to your Terms and Conditions for Personal Customers.

We may transfer your information outside of the European Economic Area, for example to Asia. We will only do this where it is necessary for the conclusion, or performance of a contract between us, or that we enter into at your request, in your interest, or for administrative purposes.

When you give us information about another person, you confirm that they have authorised you to act for them, to consent to the processing and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of your information (for which we will charge a small fee) and to correct any inaccuracies.

Overdraft Daily Fees

The fees shown here are variable, which means we can change them – although we will let you know before we do this. Overdrafts, including fee-free amounts, are subject to status and application, so the amount offered may be different to that shown in the examples below. Overdraft facilities are repayable on demand and you must be 18 or over to apply for one.

Daily fees are calculated on the daily statement balance and charged to your account monthly.

Account type

Barclays Bank Account with Overdraft Tier (where you have a Pack)

Fees Payable

No daily fees are charged on arranged overdrafts up to £200. When you go over your £200 limit, daily fees are charged on the whole balance of your arranged overdraft.

The daily fees are as follows:

Up to £200	No fee
Over £200 and up to £1,000	75p per day
Over £1,000 and up to £2,000	£1.50 per day
Over £2,000	£3 per day

The maximum arranged overdraft is £5,000

Representative example

Fee-free overdraft up to £200 (subject to application and status) while you stay within that limit. £10.50 per month pack fee assuming you have a Travel Pack.

If you use an overdraft of £1,200 you will be charged £1.50 per day when you use it.

Premier Current Account, Student Additions, Higher Education Account

When you add a pack to one of these accounts, no additional fee-free overdraft amount is available because these accounts already offer preferential overdraft terms. You can find out more by visiting www.barclays.co.uk/youoverdraft

Barclays Basic Current Account

There are no overdraft facilities available on Barclays Basic Current Account.

Emergency Borrowing

You can also apply for Emergency Borrowing, subject to status. It is repayable on demand and you must be 18 or over to apply. Emergency Borrowing is a separate borrowing facility we can provide in addition to or instead of an overdraft to help you cover unexpected or emergency payments. It is not part of any overdraft fee-free amount available on the type of account you hold.

You can use our overdraft calculator at Barclays.co.uk/youoverdraft to see how much an overdraft and Emergency Borrowing could cost you over a period of 31 days.

About Our Insurance Services

In the following section 'we' refers to Barclays Bank PLC.

Name and address of the insurance intermediary

The registered address of Barclays Bank PLC is 1 Churchill Place, London E14 5HP.

Statutory Status

Barclays Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 122702).

Financial Services Register

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at fca.org.uk/register. You can also contact the FCA Consumer Helpline on **0800 111 6768***.

Advice or information

We can only offer Car Breakdown Cover and Travel Insurance from single insurers.

The policies/terms and conditions of these features are provided as part of the Travel Pack and may not be the same as any stand-alone policy for a similar product issued by Barclays.

If you obtained your Travel Pack by visiting a Barclays branch or via the internet, the Travel Pack is provided on a non-advised basis. As such, we have only provided information on the Travel Pack and have not made a recommendation about the suitability of this Travel Pack.

If you obtained your Travel Pack by telephone, the Travel Pack is provided on an advised basis.

Your Feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. 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. Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower,

London E14 9SR (Tel: **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500**, website: financial-ombudsman.org.uk). The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our 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 fscs.org.uk.

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

In order to ensure continuity of your insurance you hereby authorise us to transfer your data to any new proposed insurer and consent to receiving its offer of insurance. Your cancellation rights are not affected.

Statement of Price

The premium payable for all associated insurance products is £0.00.

The cost of your Travel Pack is £10.50 per month.

There are no taxes or further costs unless otherwise stated. If you cancel the Travel Pack, fail to pay the monthly Travel Pack fee or your Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account is closed, all associated insurance products are cancelled. You are unable to cancel individual insurance products.

General Information

Governing Law

If you buy insurance in the United Kingdom, you can choose which law to apply to your policy. Unless you and the insurer make a written agreement saying otherwise before the policy is issued, the law of England and Wales will apply to this insurance. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Termination Rights and Process

Cover will continue as long as you continue to have Travel Pack added to your Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account and the benefit continues to be provided as part of the Travel Pack.

Your personal details

All personal information about you will be treated as private and confidential. We will use and disclose information we have about you only in the normal course of arranging and administering your insurance, and will not disclose any information to any other parties without your consent.

Data Protection Act

Under the Data Protection Act you have a right of access to certain personal records. If you wish to exercise this right, please write to the Data Protection Team, Barclays Bank PLC, Knutsford, Cheshire WA16 9EU. A fee will be charged for this service.

Disclosure (in relation to insurance cover provided as part of the Barclays Current Account range)

You are responsible for providing complete and accurate information to insurers when you take out

your insurance policy and throughout the life of your policy. It is important that you ensure that all statements you make on the proposal forms, claim forms and other documents are full and accurate. If you fail to disclose any information to your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Registered Office Details of the Insurer

RAC Comprehensive Breakdown Cover

RAC Motoring Services.

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 1424399.

Authorised and regulated by the Financial Conduct Authority.

RAC Insurance Limited.

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 2355834.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202737).

Worldwide Family Travel Insurance

Aviva Insurance Limited.

Registered Office: Pitheavlis, Perth PH2 0NH.

Registered in Scotland No: 2116.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 202153).

Find out more

Online

barclays.co.uk/featuresstore

By phone

0800 158 3199*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100*** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit barclays.co.uk/signvideo

[Call monitoring and charges information](#)

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

* Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.