



Your Travel Pack

## Welcome to your Travel Pack

Enjoy more comfort and reassurance while you're away with Worldwide Travel Insurance<sup>1</sup> and Comprehensive UK and European RAC Cover. All for £12.50 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<sup>1</sup> 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 covered<sup>2</sup>.

### RAC Comprehensive Breakdown Cover

You can relax when you drive as you now have RAC Roadside Recovery, At Home & Onward Travel in the UK<sup>1</sup> 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\***.



<sup>1</sup> 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.

<sup>2</sup> 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).

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## Things to know

### Your new Travel Pack

This product meets the demands and needs of someone who requires Travel Insurance and/or Breakdown Cover and does not already have cover or is not happy with their existing cover.

### 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 'Adding a Pack to your Current Account' 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 'Adding a Pack to your Current Account' 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.

## Adding a Pack to your Current Account

A Pack is a set of services (such as insurance) that can be added to a qualifying current account. You can do this through Online Banking or Barclays Mobile Banking, by calling us or visiting a branch. These terms cover your Pack and supplement and amend the Retail Customer Agreement, which can be found in our 'Barclays and You' leaflet. If there's inconsistency between these and the Customer Agreement, these terms take priority in relation to the Packs.

The benefits and services in the Packs may be provided to you by another provider within the Barclays Group of companies or by a provider outside that group.

### What's a qualifying account?

You can only add a Pack to 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.

### Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for 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, you have a pre-existing medical condition or some activities or equipment may not be covered. You will only be covered by any of the insurance benefits of Packs if you are a UK resident. To count as UK resident, you must spend at least 183 days a year within the UK.

### What you pay

You pay a monthly fee for each Pack that you add to a qualifying current account. You'll find the current fees in the 'Barclays Tariff for Personal Customers', which is available in branch, by calling us or at [barclays.co.uk/rca](http://barclays.co.uk/rca). No part of a Pack fee is attributable to any particular benefit or service in your Pack. You will not be entitled to a refund or reduction in the Pack Fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not otherwise available to you.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

### Removing a Pack

#### When you can remove a Pack:

For most Packs, you can cancel or change the Pack at any time. However, if you took out a Travel Pack or Travel Plus Pack on or after 1 September 2016, you must keep it for six months from that date, and pay the Pack fee for those six months. See below for more information about the Travel or Travel Plus Pack.

We may not let you re-select the same Pack for a certain period after you cancel or change it. We'll tell you if any restrictions apply when you cancel or change the Pack.

You can cancel your Pack by calling us, visiting a branch or by writing to **Barclays, Leicester LE87 2BB**.

#### When we can change or remove a Pack:

We may remove a Pack from your account if you don't pay the monthly Pack fee twice in a row, if your account becomes inactive for six months, it is no longer a qualifying account or for the reasons set out in the Retail Customer Agreement.

We can also close your account or remove a Pack by giving you at least two months' notice in writing for any reason.

#### What happens when a Pack is removed?

If you cancel or we remove a Pack, you'll no longer be entitled to the benefits or services included in it. When the last Pack is removed from your qualifying account, you'll no longer be entitled to any fee-free arranged overdraft that may have been made available to you with the Packs.

## Travel Pack and Travel Plus Packs

You must have a Travel Pack or Travel Plus 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.

## When we can make changes to Packs

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the Monthly fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 days' personal notice before any changes like these.

If we make changes to a Pack, we may provide information about you to any new provider to make sure 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.

# 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.

<p><b>Who is covered by this policy?</b></p>	<p>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).</p> <p>All insured persons must be residents of the UK.</p>
<p><b>Do I need to tell you that I am travelling?</b></p>	<p>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.</p>
<p><b>Do you need to know about pre-existing medical conditions?</b></p>	<p>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 <b>'Your health' section on page 23</b> for full details of when and what you must declare.</p>
<p><b>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?</b></p>	<p>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 <b>'Your health and the health of others section'</b> for full details of when and what you must declare.</p>
<p><b>What is the maximum trip length?</b></p>	<p>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.</p>
<p><b>What upgrades are available on this policy?</b></p>	<p>For an additional cost the following upgrades are available:</p> <ul style="list-style-type: none"> <li>• Extended trip duration up to a maximum of 90 days</li> <li>• Increased cancellation cover to £10,000 per person</li> <li>• Increased cover for Golf equipment and fees</li> <li>• Extended baggage cover up to £2,500.</li> </ul> <p>For further information please call the Upgrade number shown overleaf.</p>

**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

- 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](https://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 404 6856\***

Use this number or website (<https://travelpacks.myclaimshub.co.uk/claim>) to report any travel claims, which are not as a result of a medical emergency.

From outside the UK call **(+44) 1603 604 964**

**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:

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

Other emergency services while travelling

- ï A 'phone home' service if there is an emergency.
- ï 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.**



# Table of Benefits

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"> <li>• Pre-existing medical conditions, unless disclosed to and accepted by us.</li> <li>• 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).</li> </ul>	£5,000	£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"> <li>• 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</li> <li>• if your holiday is solely within the UK.</li> </ul>	£1,000	Nil
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.	• Any claim for travel delay in relation to a journey that has not been pre-booked.	£50 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.	We will not pay claims for: <ul style="list-style-type: none"> <li>• Pre-existing medical conditions, unless disclosed to and accepted by us.</li> <li>• 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).</li> </ul>	£5,000	£50
Emergency Medical Treatment and Associated Expenses	Cover for emergency medical treatment and, if necessary, repatriation.	We will not pay claims for: <ul style="list-style-type: none"> <li>• Pre-existing medical conditions, unless disclosed to and accepted by us.</li> <li>• Any claim for a medical condition you were planning to get medical treatment for during your trip.</li> </ul>	£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.	£50,000 (£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

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per person	Excess per person
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
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: £500 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

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per person	Excess per person
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"> <li>ï Winter sports equipment left in a motor vehicle. Theft claims from locked property when there is no evidence of forcible and violent entry.</li> <li>ï Damage to Winter sports equipment while in use</li> </ul>	£500 equipment £200 avalanche delay £300 piste closure £500 ski pack	£50

# Policy cover

## Definitions

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

<b>abandon/abandonment</b>	Returning to the <b>UK</b> before <b>your</b> scheduled return date (including being transported back by <b>us</b> to a <b>UK</b> hospital), or being an in-patient in hospital for more than 24 hours during <b>your trip</b> .
<b>account holder</b>	Any person named as an account holder on the <b>Qualifying Account</b> , who is under 80 years of age at the start date of the <b>trip</b> .
<b>Barclays Bank UK PLC</b>	Barclays Bank UK PLC, Registered in England number: 9740322 Registered Office: 1 Churchill Place, London E14 5HP.
<b>close business colleague</b>	Someone <b>you</b> work with in the <b>UK</b> who has to be in work in order for <b>you</b> to be able to go on or continue a <b>trip</b> . A senior manager or director of the business must confirm this in the event of a claim.
<b>close relative</b>	<b>Your</b> mother, father, sister, brother, marital/civil or domestic partner who lives with <b>you</b> , 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.
<b>Doctor</b>	A registered member of the medical profession practising in the <b>UK</b> who is not related to <b>you</b> or anyone <b>you</b> are travelling with.
<b>excess / excesses</b>	The amount(s) as shown that <b>you</b> will have to pay towards any claim by an <b>insured person</b> under the section. If any one incident results in an <b>insured person</b> claiming under more than one section of the policy <b>you</b> will only have to pay a maximum of one excess per <b>insured person</b> .
<b>home</b>	<b>Your</b> home address in the <b>UK</b> .
<b>loss of one or more limbs</b>	The loss of <b>your</b> hand or foot at or above the wrist or ankle, or the total and permanent loss of use of <b>your</b> entire hand, arm, foot or leg.
<b>Partner</b>	The person that the <b>account holder</b> lives with at <b>home</b> 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 <b>trip</b> .
<b>period of insurance</b>	Each <b>trip you</b> make, whilst the <b>Travel Pack</b> 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 <b>trip</b> applies as follows: <ul style="list-style-type: none"> <li>� Cancellation cover begins from the date <b>Travel Pack</b> was added to <b>your Qualifying Account</b> or the date of booking each separate <b>trip</b> (whichever is later) and ends when <b>you</b> leave <b>your home</b> to start <b>your trip</b>.</li> <li>� Cover under all other sections starts when <b>you</b> leave <b>your home</b> to begin <b>your trip</b> and ends when <b>you</b> return <b>home</b> providing that <b>you</b> do not exceed the <b>trip</b> limit.</li> </ul>
<b>permanent total disablement</b>	A permanent and total disability that means <b>you</b> cannot do any kind of job.
<b>personal money</b>	Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports and driving licences.
<b>point of international departure</b>	The airport, port or station from which <b>you</b> will undertake international travel from or into the <b>UK</b> , (this definition extends to include travel between the <b>UK</b> and the Channel Islands).

<b>pre-booked holiday accommodation</b>	A commercially run premises where a fee is charged which has been booked prior to the departure of <b>your trip</b> , but not including residential properties belonging to family or friends.
<b>qualifying account</b>	Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which <b>Travel Pack</b> has been added
<b>total loss of sight</b>	Complete and permanent loss of sight
<b>travel pack</b>	A combined package of insurance, service and/or financial features (including Travel Insurance) that can be added to any <b>Qualifying Account</b> , for a monthly fee.
<b>travelling companion</b>	A person <b>you</b> travel with, without whom <b>you</b> cannot make or continue <b>your trip</b> .
<b>trip(s)</b>	Journeys beginning and ending in the <b>UK</b> that last no more than 31 days that are either: <ul style="list-style-type: none"> <li>i holidays outside the <b>UK</b>; or</li> <li>ii holidays within the <b>UK</b> that include two or more consecutive nights stay in <b>pre-booked holiday accommodation</b>.</li> </ul>
<b>UK</b>	England, Scotland, Wales, Northern Ireland and Isle of Man
<b>UK resident</b>	An <b>insured person</b> whose main <b>home</b> is in the <b>UK</b> , who is registered with a <b>doctor</b> in the <b>UK</b> and who is liable to pay taxes in the <b>UK</b> .
<b>unattended</b>	Not in <b>your</b> full view or positioned where <b>you</b> are unable to prevent unauthorised taking of <b>your</b> 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.
<b>valuables</b>	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.
<b>We, Us, Our, Insurer</b>	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.
<b>winter sports equipment</b>	Skis, snowboard, boots, helmets, bindings or poles.
<b>you/your/yours/yourself/insured Person</b>	The <b>account holder</b> , his/her <b>partner</b> (providing <b>you</b> are both under 80 years of age at the start date of <b>your trip</b> ) and their dependent children who at the start date of the <b>trip</b> are under 18 years of age (under 23 years of age if still in full time education and living at <b>home</b> outside of term time). Children are only covered: <ul style="list-style-type: none"> <li>i when travelling with the <b>account holder</b>, or his/her <b>partner</b>, or</li> <li>ii whilst travelling abroad on their own to visit and stay with <b>close relatives</b> who live abroad, for the duration of the <b>trip</b>.</li> </ul>

## 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** and **we** 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\***.

### Your Information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to **barclays.co.uk/control-your-data** or you can request a copy from us.

### Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share

personal data. The CRAIN is available on the credit reference agencies' websites:

- [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/control-your-data](http://barclays.co.uk/control-your-data) or you can request a copy from us.

### Personal Information

The Insurer collects and uses personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller responsible for this personal information is Gresham Insurance company Limited. Additional controllers include Barclays Bank UK PLC, who are responsible for the sale and distribution of the product and any applicable reinsurers.

### Personal information we collect and how we use it

The Insurer will use your personal information:-

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy and handle any claims,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address, date of birth, and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you within the Barclays Group companies and the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

### Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated

underwriting engine to provide a quote for this product using the information we have collected.

### How we share your personal information with others

We may share your personal information:-

- With the Aviva group, our agents and third parties who provide services to us, your bank and other insurers (either directly or via those acting for the insurer such as travel administration companies, loss adjusters or investigators) to help us administer our products and services;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area (i EEA†). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

### How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

### Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us using the below information.

### Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by either emailing them at DATAPRT@aviva.com or writing to them at Aviva, Level 4, Pitheavlis, Perth. PH2 ONH

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

### 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 'Adding a



Pack to your Current Account' 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**:

- cancels or removes their **Travel Pack** - when and how **you** can do this is set out in the 'Adding a Pack to your Current Account' 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 UK PLC** removes the **Travel Pack** or closes the **Qualifying Account** for one of the reasons in the 'Adding a Pack to your Current Account' 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 <b>your</b> death, injury, illness or disability resulting from; a. <b>your</b> suicide or attempted suicide, or b. <b>your</b> misuse of alcohol or drugs or <b>your</b> 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 <b>your</b> judgement causing <b>you</b> to take actions <b>you</b> would not normally have taken, or c. any exacerbation of an accepted medical condition caused by <b>your</b> misuse of alcohol or drugs.
4.	Any claim where during the <b>trip you</b> deliberately put <b>yourself</b> at risk of death, injury, illness or disability (unless <b>you</b> were trying to save human life).
5.	Any loss that is not specifically described in the cover sections of this policy, e.g. <b>we</b> will not pay for loss of earnings if <b>you</b> are unable to return to work due to injury or illness during <b>your trip</b> , or any payment which <b>you</b> would normally have made during <b>your</b> 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 <b>you</b> .
7.	Any claim for an incident which happens during the <b>trip</b> that results from; a. <b>you</b> flying an aircraft or taking part in other aerial activities not listed in the Leisure Activities and Activity Based Holidays section. b. <b>you</b> riding or being a passenger on a scooter, moped or motorcycle; i. 125cc or under; unless <b>you</b> wear a crash helmet and, as a rider, <b>you</b> are fully licensed to use such a vehicle in the <b>UK</b> ii. over 125cc; unless this is <b>your</b> mode of transport from the <b>UK</b> and <b>you</b> wear a crash helmet and appropriate protective clothing; and, as a rider, <b>you</b> are fully licensed and insured to use this vehicle in the <b>UK</b> . c. <b>you</b> riding or being a passenger on a quad bike, all terrain vehicle or similar on or off road vehicle. d. <b>you</b> driving any motorised vehicle, unless <b>you</b> are fully licensed to drive such a vehicle in the <b>UK</b> . e. <b>you</b> driving or being a passenger in any motorised vehicle unless <b>you</b> have complied with all laws applying to use of that vehicle in the country <b>you</b> are visiting, for example, <b>you</b> must wear a seat belt where this is required by law. f. <b>your</b> 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>g. <b>you</b> 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. <b>you</b> taking part in exploration or scientific expeditions.</p> <p>i. Any claim where the purpose of <b>your trip</b> is Business Travel.</p> <p>j. <b>you</b> sitting on any balcony railing; ledge or wall, regardless of its height; or <b>you</b> jumping from or climbing on or over any balcony railing; ledge or wall, regardless of its height, unless <b>your</b> life is in danger (other than Artificial Wall Climbing listed in the Leisure activities section).</p>
8.	Any claim resulting from a tropical disease where <b>you</b> have not had the recommended inoculations and/or taken the recommended medication.
9.	<p>Any claim for:</p> <ul style="list-style-type: none"> <li>ï unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions</li> <li>ï management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions</li> <li>ï costs where these are recoverable from <b>your</b> travel and/or accommodation provider</li> <li>ï the refund of any costs <b>you</b> have paid for on behalf of persons not insured under this policy</li> <li>ï administration costs charged by <b>your</b> travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.</li> </ul>
10.	Any claim because <b>you</b> do not feel like travelling, or <b>you</b> are not enjoying <b>your trip</b> .

## General Conditions

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

6.	If <b>we</b> make a payment before cover is confirmed and <b>our</b> claims investigation reveals that no cover exists under the terms of the policy, <b>you</b> must pay <b>us</b> back any amount <b>we</b> have paid, which <b>you</b> are not covered for.
7.	<b>You</b> must tell <b>us</b> as soon as possible after any injury, illness, incident or redundancy, or if <b>you</b> discover any loss or damage which may lead to a claim under this policy. <b>You</b> must also tell <b>us</b> if <b>you</b> are aware of any writ, summons or prosecution. <b>You</b> must send <b>us</b> every communication relating to a claim immediately.
8.	<b>You</b> , or any person acting for <b>you</b> , must not negotiate, admit or reject any claim without <b>our</b> permission in writing.
9.	<b>We</b> may refuse to pay any expenses for which <b>you</b> cannot provide receipts or bills.
10.	<b>You</b> or <b>your</b> legal representative must pay for any relevant certificates, information and evidence, which <b>we</b> may need to deal with <b>your</b> claim; for example death or medical certificates, police reports or purchase receipts. When there is a claim for injury or illness, <b>we</b> may ask for, and will pay for, any <b>insured person</b> to be medically examined on <b>our</b> behalf. <b>We</b> may also ask for, and will pay for, a post-mortem examination if any <b>insured person</b> 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, <b>we</b> are entitled to approach that insurer for a contribution towards the claim, and will only pay <b>our</b> share. This condition does not apply to the Accidental Death and Permanent Injury Cover or Holiday Disruption Benefit sections.
12.	<b>We</b> are entitled to take over and carry out in <b>your</b> name the defence or settlement of any legal action. <b>We</b> may also take proceedings at <b>our</b> own expense and for <b>our</b> own benefit, but in <b>your</b> name, to recover any payment <b>we</b> have made under this policy to anyone else.
13.	<b>You</b> cannot transfer <b>your</b> 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 <b>you</b> make a medical claim <b>you</b> will be asked to supply <b>your doctor's</b> name to enable <b>us</b> to access <b>your</b> medical records. This will help the treating doctors, and <b>us</b> , to provide <b>you</b> with the most appropriate treatment and assess whether cover applies. If <b>you</b> do not agree to provide this <b>we</b> may not deal with <b>your</b> claim.
15.	For <b>your</b> cancellation rights outside of the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Adding a Pack to your Current Account' terms and conditions contained at the front of this Welcome Pack.
16.	<b>We</b> can, at any time and after taking a fair and reasonable view, make changes to <b>your</b> Travel Insurance terms and conditions, to reflect changes in <b>our</b> 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 <b>we</b> will only consider one or more of the following: 1. <b>our</b> experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature. 2. information reasonably available to <b>us</b> 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, <b>we</b> can, at any time and after taking a fair and reasonable view, make changes to <b>your</b> Travel Insurance terms and conditions: a. to reflect changes (affecting <b>us</b> or <b>your</b> 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 <b>we</b> intend to comply. c. in order to make <b>your</b> policy clearer and fairer to <b>you</b> or to rectify any mistakes that may be discovered in due course. Changes (together with the reasons for such changes) will be notified to <b>you</b> 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:

- ï non-emergency treatment, or
- ï any treatment that you knew you might need whilst on your trip, or
- ï 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:

- ï The account holder has added Travel Pack to a Qualifying Account
- ï you are a UK resident
- ï the trip begins after the date the Travel Pack was added to the Qualifying Account
- ï the journey is a round trip beginning and ending in the UK that lasts no more than 31 days
- ï 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.

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

- ï 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.
- ï Extended Baggage cover up to a maximum of £2,500 per insured person.
- ï 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:

- ï cancels or removes their Travel Pack - when and how you can do this is set out in the 'Adding a Pack to your Current Account' terms and conditions contained in 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 UK PLC removes the Travel Pack or closes the Qualifying Account for one of the reasons contained in the 'Adding a Pack to your Current Account' 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](http://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><b>You</b> must contact the Medical Risk Assessment helpline number if at the date <b>you</b> added the <b>Travel Pack</b> to <b>your Qualifying Account</b> or when booking a <b>trip</b> (whichever is later), <b>you</b>:</p> <ol style="list-style-type: none"> <li>have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months</li> <li>are under investigation or awaiting results for any diagnosed or undiagnosed medical condition</li> <li>are on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition</li> <li>have received a terminal prognosis</li> <li>are travelling against the advice of a <b>doctor</b> or purposely travel without medical advice when it was reasonable for <b>you</b> to have consulted a <b>doctor</b></li> <li>know of any <b>close relative</b>, <b>close business colleague</b>, <b>travelling companion</b> or person <b>you</b> plan to stay with, (and upon whose good health <b>your trip</b> depends), who has a serious illness, injury or disease which could affect <b>your</b> decision to take or continue <b>your trip</b>.</li> </ol>
2.	<p>If, between booking a <b>trip</b> and the departure date, <b>you</b> are referred to a Consultant/Specialist, or have been admitted to a hospital, <b>your</b> policy will cover <b>you</b> for cancellation of <b>your trip</b>. Please note, however, that if <b>you</b> still wish to travel <b>you</b> must call the Medical Risk Assessment helpline immediately and they will advise <b>you</b> if <b>you</b> will be covered for Emergency Medical Treatment and Associated Expenses or <b>abandonment</b> claims relating to this condition.</p>
3.	<p>If, between booking a <b>trip</b> and the departure date, anyone upon whose good health <b>your trip</b> depends, such as a <b>close relative</b> or a <b>travelling companion</b>, is referred to a Consultant/Specialist, or is admitted to a hospital, <b>your</b> policy will cover <b>you</b> for cancellation of <b>your trip</b>. Please note, however, that if <b>you</b> still wish to travel <b>you</b> must call the Medical Risk Assessment helpline immediately and they will advise <b>you</b> if <b>you</b> will be covered for <b>abandonment</b> claims relating to this condition.</p>
4.	<p>If <b>you</b>, or anyone upon whose good health <b>your trip</b> depends, is referred to a Consultant/Specialist, or is admitted to a hospital, after <b>you</b> have booked <b>your trip</b> but prior to paying any final balance due for <b>your trip</b>, <b>you</b> must call the Medical Risk Assessment helpline immediately. <b>We</b> will advise <b>you</b> if <b>you</b> will be covered for claims relating to this condition. Please note, if <b>you</b> do not do this, it will affect <b>your</b> claim if <b>you</b> have to cancel <b>your trip</b> before the departure date.</p>

## Before You Leave Home

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

<p><b>If this happens...</b> I am due to go on holiday in 10 days and my <b>home</b> has been badly damaged by a flash flood ñ can I claim for cancellation?</p>	<p><b>Am I covered?</b> Yes, <b>you</b> would be able to claim for cancellation of <b>your trip</b>.</p>
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<p><b>We</b> will pay for costs that each <b>insured person</b> 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 <b>you</b> added the <b>Travel Pack</b> to <b>your Qualifying Account</b> or booked <b>your trip</b>, (whichever is later), <b>you</b> unavoidably have to cancel <b>your trip</b> for one of the reasons below</p>	
1.	<p><b>You</b> are injured, fall ill, are quarantined or die.</p>
2.	<p>One of the following people is seriously injured, falls seriously ill or dies:</p> <ol style="list-style-type: none"> <li>a <b>close relative</b></li> <li>a <b>close business colleague</b></li> <li>the person <b>you</b> were going to stay with.</li> </ol>



3.	<b>You</b> are called for jury service or as a witness in a court of law during the <b>period of insurance</b> .
4.	<b>You</b> are made redundant.
5.	<b>Your home</b> is badly damaged by explosion, fire, landslide, or severe/adverse weather.
6.	<b>You</b> 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 <b>your trip</b> .
7.	The police need to talk to <b>you</b> because <b>your home</b> or place of work has been burgled
8.	<b>You</b> are prevented from leaving <b>your home</b> on the planned departure date due to severe/adverse weather.
9.	<b>You</b> are prevented from starting <b>your trip</b> 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 <b>you</b> 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 <b>you</b> from travelling within 31 days of <b>your</b> scheduled departure date: a. an avalanche, earthquake, explosion, fire, flood, landslide, severe/adverse weather renders <b>your</b> pre-booked accommodation unreachable or uninhabitable. b. a Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to <b>your</b> destination is still in place. Or <b>you</b> choose not to travel because; c. <b>your</b> accommodation is directly affected by a food poisoning outbreak, or the area in which <b>you</b> are staying is affected by a pandemic or epidemic influenza. d. a major incident such as a terrorist attack happens within a 50 mile radius of the area in which <b>you</b> will be staying and <b>you</b> do not wish to travel.
<b>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.</b>	

### 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 <b>trip</b> .
2.	All claims must be supported by documentary evidence that <b>you</b> have been unable to obtain a refund from the travel and/or accommodation provider.
3.	<b>You</b> 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.	<b>You</b> must provide written confirmation from the accommodation provider and/or the local or national authorities that the pre-booked accommodation was unreachable or uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.
5.	Where <b>you</b> have been prevented from leaving <b>home</b> due to severe/adverse weather <b>you</b> 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 <b>we</b> will pay for each <b>insured person</b> is £5,000.
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### Excess

<b>We</b> will not pay the first £50 of each <b>insured person's</b> claim. However, if two or more <b>insured persons</b> cancel the same <b>trip</b> , the maximum <b>excess</b> under this section will be £100. In the event of a claim for loss of deposit only, <b>we</b> will not pay the first £20 of each <b>insured person's</b> claim.
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## 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 <b>you</b> added the <b>Travel Pack to your Qualifying Account</b> or booked <b>your trip</b> (whichever is later), <b>you</b> : 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 <b>us</b> b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b> 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 <b>us</b> d. had been told <b>you</b> have a terminal illness.
3.	Any claim for a medical condition if any person upon whose good health <b>your trip</b> depends had a serious illness, injury or disease which <b>you</b> were aware of when <b>you</b> added the <b>Travel Pack to your Qualifying Account</b> or booked <b>your trip</b> (whichever is later), unless the condition was disclosed to and accepted by <b>us</b> .
4.	Any claim for a medical condition where <b>you</b> , <b>your travelling companion</b> or any other person upon whose good health <b>your trip</b> depends have been referred to a Consultant/Specialist, or have been admitted to a hospital between booking <b>your trip</b> and paying any final balance due for <b>your trip</b> unless disclosed to and accepted by <b>us</b> .
5.	Any claim for a medical condition <b>you</b> were planning to get medical treatment for during <b>your trip</b> .
6.	Any claim for dismissal, misconduct, resignation or voluntary redundancy.
7.	Any claim for redundancy if <b>you</b> or <b>your travelling companion</b> knew of the redundancy when <b>you</b> added the <b>Travel Pack to your Qualifying Account</b> or booked <b>your trip</b> (whichever is later) or where <b>you</b> cannot provide written evidence that the reason <b>you</b> or <b>your travelling companion</b> left the job was due to redundancy.
8.	Any claim where <b>you</b> knew, at the time of adding the <b>Travel Pack to your Qualifying Account</b> or when the <b>trip</b> was booked (whichever is later), that <b>you</b> or <b>your travelling companion</b> would be unable to travel.
9.	Any claim caused by a strike or industrial action which was public knowledge at the time <b>you</b> added the <b>Travel Pack to your Qualifying Account</b> or booked <b>your trip</b> (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.

<b>If this happens...</b> 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?	<b>Am I covered?</b> Yes, the policy will cover additional costs (up to the limit shown below) to allow <b>you</b> to reach <b>your</b> final destination.
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If <b>you</b> arrive too late at <b>your point of international departure</b> 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 <b>you</b> are travelling or an accident or breakdown ahead of <b>you</b> which causes an unexpected delay
<b>we</b> will pay for extra travel and accommodation costs <b>you</b> have to pay to reach <b>your</b> : a. destination on <b>your</b> outward journey from the <b>UK</b> , or b. <b>home</b> on <b>your</b> return journey.	

If <b>you</b> miss a pre-booked onward connection outside of the <b>UK</b> as a direct result of:
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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 <b>you</b> are travelling or an accident or breakdown ahead of <b>you</b> which causes an unexpected delay
<b>we</b> will pay for extra travel and accommodation costs <b>you</b> have to pay to reach the next destination outside of the <b>UK</b> as shown on <b>your</b> ticket/itinerary.	

### Special conditions

1.	If <b>you</b> miss <b>your</b> transport due to one of the reasons listed above <b>you</b> 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.	<b>You</b> must get a report from the repairer or breakdown assistance provider if <b>you</b> are claiming because the vehicle <b>you</b> were travelling in had an accident or broke down.
3.	Where <b>you</b> have been delayed due to an accident or breakdown ahead of <b>you</b> , <b>you</b> 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 <b>you</b> have incurred.

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

The most <b>we</b> will pay for each <b>insured person</b> is £1,000.
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### What is not covered

1.	Anything mentioned in the General Exclusions.
2.	Any claim if <b>your trip</b> is solely within the <b>UK</b> .
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 <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> 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 <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> was booked (whichever is later).
5.	Any claim where <b>you</b> have not allowed sufficient time, or done everything <b>you</b> reasonably can, to get to <b>your</b> departure point for the time specified on <b>your</b> 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.

<b>If this happens...</b> 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?	<b>Am I covered?</b> Yes, the policy will pay £50 for each 12 hour period <b>you</b> are delayed (up to the limit shown below).
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If the scheduled public transport on which <b>you</b> are booked to travel is delayed <b>we</b> will pay <b>you</b> £50 for every full 12 hour period <b>you</b> are delayed.
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### Special condition

<b>We</b> will work out the length of the delay from the date and time of <b>your</b> scheduled departure. <b>You</b> 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.
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### The most we will pay for each insured person is:

The most <b>we</b> will pay for each <b>insured person</b> is £250.
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## 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 <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> was booked (whichever is later).
3.	Any claim where a possible reason for delay was public knowledge when the <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> was booked (whichever is later).
4.	Any claim if <b>your trip</b> is solely within the <b>UK</b> .
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><b>If this happens...</b> I am at the airport ready to board the flight, however, my <b>travelling companion</b> is unable to get to the airport due to severe snow can I <b>abandon</b> my <b>trip</b>?</p>	<p><b>Am I covered?</b> Yes, <b>you</b> will be able to claim for <b>abandonment</b> of <b>your trip</b>.</p>
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<p><b>We</b> will pay for costs that each <b>insured person</b> 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).</p> <p><b>We</b> will pay for additional travel costs (if <b>you</b> cannot use <b>your</b> return ticket), and/or accommodation costs (of a similar standard to the travel and/or accommodation <b>you</b> had booked for <b>your trip</b>) to allow you to return <b>home</b> early if <b>you</b> unavoidably have to <b>abandon your trip</b> because any of the following happen after <b>you</b> have left <b>home</b>.</p>	
1.	<b>You</b> 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"> <li>1. a <b>close relative</b></li> <li>2. a <b>close business colleague</b></li> <li>3. the person <b>you</b> were going to stay with.</li> </ol>
3.	<b>Your home</b> is badly damaged by explosion, fire, landslide or severe/adverse weather.
4.	The police need to talk to <b>you</b> because <b>your home</b> or place of work has been burgled.
5.	<b>You</b> 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 <b>your trip</b> .
6.	Severe/adverse weather prevents <b>you</b> from reaching the <b>point of international departure</b> or the <b>pre-booked holiday accommodation</b> within the <b>UK</b> .
7.	<b>You</b> reach the <b>point of international departure</b> on the outward journey from the <b>UK</b> and discover that the pre-booked travel arrangements have been cancelled due to: <ol style="list-style-type: none"> <li>a. strike/industrial action; or</li> <li>b. severe/adverse weather; or</li> <li>c. airspace or an airport or port <b>you</b> are scheduled to travel from or through has been closed; or</li> <li>d. volcanic ash in the atmosphere</li> </ol> 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 <b>your</b> destination or, are advising British citizens to leave the area in which <b>you</b> are staying and return <b>home</b> .
9.	An avalanche, earthquake, explosion, fire, flood, landslide, severe/adverse weather renders the accommodation in which <b>you</b> are staying unreachable or uninhabitable.
10.	<b>Your</b> pre-booked accommodation is directly affected by a food poisoning outbreak.

11.	The area in which <b>you</b> are staying is affected by pandemic or epidemic influenza.
12.	A major incident such as a terrorist attack happens within a 50 mile radius of the area in which <b>you</b> are staying and <b>you</b> wish to return <b>home</b> early.
<b>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.</b>	

### Special conditions

1.	Where <b>you</b> have been unable to reach <b>your point of international departure</b> or <b>pre-booked holiday accommodation</b> within the <b>UK</b> due to severe/adverse weather, <b>you</b> must provide evidence that travel was not possible, such as a report from a breakdown service provider, local police, press or traffic reports.
2.	<b>You</b> must provide written confirmation from <b>your</b> carrier or their handling agent of the actual date and time of <b>your</b> planned departure and the reason for the cancellation.
3.	If <b>you</b> need to return <b>home</b> and intend to make a claim under this section, <b>you</b> must phone the Medical Emergency Assistance provider if <b>your</b> claim is medically related, or the general travel claims helpline as soon as reasonably possible.
4.	If <b>you</b> cannot use <b>your</b> return ticket and <b>we</b> pay additional travel costs to allow <b>you</b> to <b>abandon your trip</b> , <b>your</b> unused travel ticket will then belong to <b>us</b> .
5.	If <b>your</b> pre-booked arrangements have been cancelled by <b>your</b> carrier or their handling agent, <b>you</b> must provide written confirmation from them that they were unable to offer <b>you</b> alternative travel arrangements that were suitable to <b>you</b> within 24 hours of the date and time of <b>your</b> 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 <b>abandon your trip</b> .
7.	<b>You</b> must provide written confirmation from the accommodation provider and/or the local or national authorities that the pre-booked accommodation was unreachable or 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 <b>we</b> will pay for each <b>insured person</b> is £5,000.
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### Excess

<b>We</b> will not pay the first £50 of each <b>insured person's</b> claim. However, if two or more <b>insured persons</b> <b>abandon</b> the same <b>trip</b> , the maximum <b>excess</b> under this section will be £100.
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### What is not covered

1.	Anything mentioned in the General Exclusions section.
2.	Any claim due to severe/adverse weather where <b>you</b> have not allowed sufficient time to reach <b>your point of international departure</b> , taking into account the weather forecast for <b>your</b> 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 <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> 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 <b>you</b> knew when the <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> was booked (whichever is later), that <b>you</b> or <b>your travelling companion</b> would be unable to travel.
6.	Any claim for a medical condition if any <b>insured person</b> has travelled against the advice of a <b>doctor</b> or purposely travelled without medical advice when it was reasonable for <b>you</b> to have consulted a <b>doctor</b> .

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

## At Your Destination

### Emergency Medical Treatment and Associated Expenses

<p><b>If this happens...</b>  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><b>Am I covered?</b>  Yes. <b>You</b> would be able to claim for any medically necessary treatment whilst on holiday. If <b>you</b> require surgery and need to stay in hospital <b>you</b> are also entitled to a holiday disruption benefit of £50 for each 24 hours <b>you</b> are receiving in-patient treatment.</p>
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If <b>you</b> are injured, fall ill, are quarantined or die during <b>your trip</b> , <b>we</b> will cover <b>you</b> , up to the limits shown below, for:	
<b>1. Emergency Treatment</b>	<ul style="list-style-type: none"> <li>ï emergency medical treatment (including rescue services to take <b>you</b> to hospital) outside the <b>UK</b>.</li> <li>ï Up to £350 of dental treatment for emergency pain relief outside the <b>UK</b>.</li> </ul>
<b>2. Associated Expenses</b>	<ul style="list-style-type: none"> <li>a. extra charges for half board accommodation (of a similar standard to the accommodation <b>you</b> had booked for <b>your trip</b>) if it is medically necessary for <b>you</b> to stay after the date <b>you</b> were going to return <b>home</b>. <b>We</b> will also pay travel costs, which <b>you</b> have to pay to get back to <b>your home</b> if <b>you</b> cannot use <b>your</b> return ticket.</li> <li>b. up to £5,000 for the cost of burying or cremating <b>you</b> in the country where <b>you</b> die.</li> <li>c. up to £7,500 for the cost of returning <b>your</b> body or ashes to <b>your home</b>.</li> <li>d. the cost of getting <b>you home</b>, if it is medically necessary because <b>you</b> are seriously injured or fall seriously ill during <b>your trip</b> and <b>you</b> cannot use <b>your</b> return ticket.</li> </ul> <p>If <b>our</b> Medical Emergency Assistance provider and the treating doctor agree that it is necessary, <b>we</b> will also pay travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with <b>you</b> or travel to be with <b>you</b>.</p>
<b>3. Holiday Disruption</b>	<p>If <b>you</b> are claiming for medical expenses that are covered under this section, <b>we</b> will also pay <b>you</b> a benefit of £50 for each full 24 hours for the disruption to <b>your trip</b> if:</p> <ul style="list-style-type: none"> <li>a. <b>you</b> are in hospital receiving in-patient treatment for more than 24 consecutive hours; or</li> <li>b. <b>you</b> are confined to <b>your</b> accommodation on the advice of the treating doctor for more than 24 consecutive hours.</li> </ul>

### Special conditions

1.	<p><b>You</b> must phone the Medical Emergency Assistance helpline number before <b>you</b> make any arrangements if an illness or injury means that <b>you</b>:</p> <ul style="list-style-type: none"> <li>ï need to seek emergency medical advice, or</li> <li>ï are told by the treating doctor that <b>you</b> need to visit them for repeat treatments, or</li> <li>ï that <b>you</b> are going to require tests or investigations as an out-patient, or</li> <li>ï are told that <b>you</b> need to go into hospital as an in-patient. If <b>you</b> cannot call before <b>you</b> are admitted as an in-patient because the condition is serious, <b>you</b> must contact the Medical Emergency Assistance helpline number as soon as possible after <b>you</b> go into hospital.</li> </ul> <p>An experienced Medical Emergency Assistance co-ordinator will deal with <b>your</b> enquiry and make sure that where necessary:</p> <ul style="list-style-type: none"> <li>ï hospitals are contacted; and/or</li> <li>ï medical fees are guaranteed; and/or</li> <li>ï medical advisers are consulted.</li> </ul>
2.	<p>If <b>you</b> are injured or fall ill during <b>your trip</b>, <b>our</b> Medical Emergency Assistance provider may move <b>you</b> from one hospital to another and/or arrange for <b>you</b> to return to the <b>UK</b> at any time. They will only do this if they and the treating doctor think that it is safe for <b>you</b> to be moved or returned to the <b>UK</b>. If <b>you</b> choose not to move hospital or return to the <b>UK</b>, <b>our</b> liability will end on the date it was deemed safe for <b>you</b> to do so.</p>

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

ï under Associated Expenses within the <b>UK</b> is £2,000.
ï under Emergency Treatment and Associated Expenses outside of the <b>UK</b> is £10,000,000.
ï under Holiday Disruption outside of the <b>UK</b> is £1,000.

### Excess

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

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

3.	Any claim for a medical condition if any of the following applied when the <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> was booked (whichever is later). <b>You</b> : 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 <b>us</b> b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b> 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 <b>us</b> d. had been told <b>you</b> have a terminal illness.
4.	Any claim for a medical condition where <b>you</b> have been referred to a Consultant/Specialist or admitted to a hospital between booking <b>your trip</b> and the departure date unless disclosed to and accepted by <b>us</b> .
5.	Any claim for a medical condition <b>you</b> were planning to get medical treatment for during <b>your trip</b> .
6.	Any claim for: a. any treatment received in the <b>UK</b> b. the cost of in-patient hospital treatment or going <b>home</b> early that <b>our</b> Medical Emergency Assistance provider has not agreed beforehand c. the cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury that <b>you</b> originally went to hospital for d. any form of treatment that <b>your</b> treating doctor and <b>our</b> Medical Emergency Assistance provider think can reasonably wait until <b>you</b> return <b>home</b> e. cosmetic surgery f. medication which, at the time <b>your trip</b> started, <b>you</b> knew that <b>you</b> would need while <b>you</b> were away g. any extra costs because <b>you</b> have requested a single or private room h. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre i. any treatment after <b>you</b> have returned <b>home</b> .
7.	Costs incurred following <b>your</b> decision not to move hospital or return to the <b>UK</b> after the date when, in the opinion of <b>our</b> Medical Emergency Assistance provider and the treating doctor, it was safe for <b>you</b> to do so.
8.	Any claim resulting from a tropical disease where <b>you</b> have not had the recommended inoculations and/or taken the recommended medication.
9.	Any claim for Holiday Disruption: a. where the period in hospital or confined to accommodation is less than 24 consecutive hours b. for any <b>insured person</b> not being treated as an in-patient or confined to their accommodation on medical advice c. where there is no valid claim for Emergency Treatment.

## Accidental Death and Permanent Injury Cover

<b>If this happens...</b> 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?	<b>Am I covered?</b> Yes, <b>you</b> will be able to claim under this section for loss of a limb for up to the limit shown below.
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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.	<b>loss of one or more limbs</b> and/or the <b>total loss of sight</b> in one or both eyes; or
3.	<b>permanent total disablement</b> after 104 weeks from the date <b>you</b> 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.	<b>You</b> can only claim for one item under this section.
3.	The benefit will be paid to <b>you</b> or <b>your</b> estate in the event of <b>your</b> death.



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

The most **we** will pay for each **insured person** is £50,000 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 <b>you</b> 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

<p><b>If this happens...</b> I am on holiday staying in a rented villa through a local tour operator. The glass of the terrace door has been broken accidentally. Will this policy cover me for the costs I have to pay to repair the damage?</p>	<p><b>Am I covered?</b> Yes. <b>You're</b> covered for any money <b>you</b> legally have to pay. <b>You're</b> also covered for any legal costs or expenses that <b>you</b> have to pay in relation to the accident/damage.</p>
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1.	<p><b>We</b> will cover <b>you</b> for any money that <b>you</b> legally have to pay that relates to an accident during <b>your trip</b> which causes:</p> <ul style="list-style-type: none"> <li>a. death or physical injury to any person; and/or</li> <li>b. loss or damage to property; and/or</li> <li>c. loss or damage to temporary holiday accommodation which is not owned by <b>you</b>.</li> </ul>
2.	<p><b>We</b> will also pay legal costs and expenses incurred by <b>you</b> in relation to the accident. <b>You</b> must obtain <b>our</b> consent in writing before incurring any cost or expense.</p>

### 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) <b>you</b> have to pay.

3.	Liability arising from: <ol style="list-style-type: none"> <li>a. death or injury of members of <b>your</b> household or people who work for <b>you</b></li> <li>b. loss of or damage to property which belongs to or is under:             <ol style="list-style-type: none"> <li>i. <b>your</b> control</li> <li>ii. the control of a member of <b>your</b> household</li> <li>iii. the control of people who work for <b>you</b></li> </ol> </li> <li>c. <b>your</b> job</li> <li>d. <b>your</b> involvement in paid or unpaid manual work or physical labour of any kind</li> <li>e. <b>you</b> owning or occupying any land or building, unless <b>you</b> are occupying any temporary holiday accommodation, which is not owned by <b>you</b>, in which case <b>you</b> will be responsible for the <b>excess</b> as shown above</li> <li>f. <b>you</b> owning or using:             <ol style="list-style-type: none"> <li>i. animals (except domestic animals)</li> <li>ii. firearms (except sporting guns used for clay pigeon or small bore shooting)</li> <li>iii. motorised vehicles</li> <li>iv. vessels (except manually-propelled watercraft) or</li> <li>v. aircraft of any description, including unpowered flight</li> </ol> </li> <li>g. <b>you</b> 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.</li> </ol>
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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.**

<b>If this happens...</b> 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 <b>home</b> as I am starting a new contract next week.	<b>Am I covered?</b> Yes ñ as <b>you</b> need to make urgent arrangements to return <b>home</b> , we will cover up to £1000 per <b>insured person</b> .
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If <b>you</b> are unable to return <b>home</b> on <b>your</b> scheduled return date due to:	
a.	the airspace being closed; or
b.	an airport or port that <b>you</b> are scheduled to travel from or through being closed; or
c.	<b>your</b> flight being cancelled as a direct result of volcanic ash in the atmosphere,
<b>we</b> will pay <b>you</b> : 1. £100 per <b>insured person</b> for every full 24 hour period <b>you</b> are unable to return <b>home</b> , or 2. up to £1,000 per <b>insured person</b> in respect of necessary and reasonable additional travel and accommodation expenses where, after a period of 24 hours or more, <b>you</b> unavoidably have to make immediate alternative arrangements to return <b>home</b> .  <b>We</b> will also pay for emergency medical supplies that <b>you</b> require to prevent a deterioration or exacerbation of an existing medical condition.	

## Special conditions

1.	Where <b>you</b> claim under item 1 above, <ol style="list-style-type: none"> <li>ĩ <b>we</b> will work out the length of <b>your</b> enforced stay abroad from the date and time of <b>your</b> scheduled departure, as shown on <b>your</b> ticket/itinerary</li> <li>ĩ <b>you</b> must obtain written confirmation from <b>your</b> carrier or handling agents of the actual date and time of <b>your</b> return to the <b>UK</b>.</li> </ol>
2.	Payment under item 2 will only be considered where <b>your</b> carrier or handling agents have not been able to offer <b>you</b> suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs <b>you</b> have incurred.

### 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 <b>you</b> fail to provide documentary evidence of the costs incurred.
3.	Any claim for travel and accommodation expenses if: <ul style="list-style-type: none"> <li>i <b>you</b> have not purchased <b>your</b> return ticket to the <b>UK</b> before <b>you</b> depart on <b>your trip</b>, or</li> <li>ii <b>you</b> are travelling on an open-ended ticket and have not confirmed a return date to the <b>UK</b> with the airline.</li> </ul>
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...	Am I covered?
My accommodation has been destroyed by fire and I now have nowhere to stay.	If <b>you</b> have booked <b>your</b> accommodation directly with the provider <b>we</b> will cover <b>you</b> for additional transport and accommodation costs to enable <b>you</b> to continue <b>your</b> holiday.

**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 <b>you</b> were originally staying.
2.	<b>We</b> will only pay <b>your</b> accommodation costs if <b>you</b> provide written confirmation from the provider of the accommodation and/or the local or national authorities that <b>you</b> were forced to leave <b>your</b> independently booked and pre-paid accommodation and the reason for this.
3.	<b>You</b> must be able to provide receipts for any extra accommodation or travel costs incurred if <b>you</b> are forced to move from <b>your</b> 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 <b>UK</b> .
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 <b>Travel Pack</b> was added to the <b>Qualifying Account</b> or the <b>trip</b> 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 <b>you</b> to leave <b>your</b> pre-paid accommodation.

## Legal Expenses and Advice

<p><b>If this happens...</b> I fell breaking my hip whilst on holiday and was operated on in Spain. On returning to 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><b>Am I covered?</b> Yes. <b>You</b> 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><b>We</b> will negotiate on <b>your</b> behalf for <b>your</b> legal rights to bring legal proceedings to pursue a civil claim against a negligent party resulting from an incident, including medical treatment, for which <b>you</b> are not at fault which causes <b>your</b> death or personal injury during <b>your trip</b>, providing that:</p>	
<b>a.</b>	the insured incident occurs within the <b>territorial limits</b> and during the <b>period of insurance</b> .
<b>b.</b>	<b>prospects of success</b> exist for the duration of the claim.
<b>c.</b>	in respect of any appeal or defence of an appeal, it has been reported to <b>us</b> at least 10 working days prior to the deadline for any appeal.
<b>d.</b>	the maximum amount <b>we</b> will pay for <b>costs and expenses</b> for any one <b>insured person</b> in respect of any or all claims arising from one cause is £50,000.
<b>e.</b>	an <b>insured person</b> reports an insured incident to <b>us</b> 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 <b>we</b> notify <b>you</b> of from time to time.</p> <p><b>We</b> will give <b>you</b> confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy. <b>We</b> will tell <b>you</b> what <b>your</b> legal rights are, what course of action is available to <b>you</b> and whether these can be best implemented by <b>you</b> or whether <b>you</b> 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>
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### Making a Claim

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

<b>Appointed Representative</b>	A suitably qualified person appointed by <b>us</b> to act on <b>your</b> behalf.
<b>Costs and Expenses</b>	<ol style="list-style-type: none"> <li>1. All reasonable and necessary legal costs charged by the <b>appointed representative</b> and agreed by <b>us</b>.</li> <li>2. Legal costs which <b>you</b> have been ordered to pay by a court or other body which <b>we</b> have agreed to or authorised.</li> </ol>
<b>Legal Proceedings</b>	The pursuit of a claim for damages.

<b>Medical Treatment</b>	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 <b>your</b> clinical care.
<b>Prospects of Success</b>	In respect of all claims it is always more likely than not that <b>you</b> will: <ol style="list-style-type: none"> <li>1. recover damages or obtain any other legal remedy which <b>we</b> have agreed to</li> <li>2. make a successful defence</li> <li>3. make a successful appeal or defence of an appeal</li> <li>4. recover damages which are higher than any <b>costs and expenses</b> which may be incurred.</li> </ol> Prospects of success will be assessed by <b>us</b> or an <b>appointed representative</b> on <b>our</b> behalf.
<b>Territorial Limits</b>	Worldwide

### Special Conditions

The following conditions apply to this section. Also refer to the General Conditions section.	
<b>1. Claims ñ your duty</b>	<b>You</b> must report an insured incident to <b>us</b> as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.
<b>2. Claims ñ legal representation</b>	<ol style="list-style-type: none"> <li>a. On acceptance of a claim, if appropriate, <b>we</b> will appoint an <b>appointed representative</b></li> <li>b. <i>i</i> If there is a conflict of interest; or <ol style="list-style-type: none"> <li><i>i</i> If it is necessary to start court proceedings, and proceedings are being issued within the <b>UK</b>, <b>you</b> are free to nominate an <b>appointed representative</b> by sending <b>us</b> the name and address of the suitably qualified person.</li> </ol> <b>You</b> must confirm either: <ol style="list-style-type: none"> <li><i>i</i> that the person <b>you</b> nominate will not charge more than the <b>appointed representative</b> <b>we</b> would have appointed, or</li> <li><i>i</i> that <b>you</b> are willing to pay the difference between the cost of using <b>your</b> nominated <b>appointed representative</b> and the cost of using <b>our</b> choice of <b>appointed representative</b>.</li> </ol> </li> <li>c. If <b>we</b> do not agree to <b>your</b> choice of <b>appointed representative</b> under condition 2b above, <b>you</b> may choose another suitably qualified person</li> <li>d. If there is still a disagreement with regard to the <b>appointed representative</b>, <b>we</b> will ask the president of a relevant national law society to choose a suitably qualified person to represent <b>you</b>. <b>We</b> and <b>you</b> must accept such choice.</li> <li>e. In all other circumstances <b>we</b> will be free to choose an <b>appointed representative</b>.</li> <li>f. An <b>appointed representative</b> will be appointed by <b>us</b> and represent <b>you</b> according to <b>our</b> standard terms of appointment.</li> </ol>
<b>3. Claims ñ Our rights and your obligations</b>	<ol style="list-style-type: none"> <li>a. <b>We</b> will have direct access to the <b>appointed representative</b> who will, upon request, provide <b>us</b> with any information or opinion on <b>your</b> claim.</li> <li>b. <b>You</b> must co-operate fully with <b>us</b> and the <b>appointed representative</b> and must keep <b>us</b> up to date with the progress of the claim.</li> <li>c. At <b>our</b> request <b>you</b> must give the <b>appointed representative</b> any instructions that <b>we</b> require.</li> <li>d. <b>You</b> must notify <b>us</b> immediately if anyone offers to settle a claim or makes a payment into court.</li> <li>e. If <b>you</b> do not accept the recommendation of the <b>appointed representative</b> to accept a reasonable offer or payment into court to settle a claim, <b>we</b> may refuse to pay further <b>costs and expenses</b>.</li> <li>f. No agreement to settle on the basis of both parties paying their own costs is to be made without <b>our</b> prior approval.</li> </ol>
<b>4. Discontinuance of a claim</b>	<b>If you:</b> <ol style="list-style-type: none"> <li>a. settle a claim or withdraw a claim without <b>our</b> prior agreement</li> <li>b. do not give suitable instructions to the <b>appointed representative</b></li> <li>c. dismiss an <b>appointed representative</b> without <b>our</b> prior consent, <b>our</b> consent not to be withheld without good reason;</li> </ol> the cover <b>we</b> provide will end immediately and <b>we</b> will be entitled to re-claim any <b>costs and expenses</b> <b>we</b> have incurred from <b>you</b> .
<b>5. Recoveries</b>	<b>You</b> must take every available step to recover <b>costs and expenses</b> that <b>we</b> have to pay and must pay <b>us</b> any <b>costs and expenses</b> that are recovered.

6. Disputes	If any difference arises between <b>us</b> and <b>you</b> in respect of the acceptance, refusal, control or handling of any claim under this section, <b>you</b> can take the steps outlined in <b>our</b> complaints procedure stated under 'Our Promise of Service'.
7. Arbitration	<b>You</b> have the right to refer any difference that arises between <b>us</b> and <b>you</b> 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 <b>us</b> and <b>you</b> . If there is a disagreement with regard to the choice of counsel, <b>we</b> 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 <b>you</b> do not keep to the terms, conditions and exclusions of this section.
3.	A dispute between <b>you</b> and <b>us</b> .
4.	A dispute between <b>you</b> and someone <b>you</b> were travelling with, a person related to <b>you</b> or another <b>insured person</b> .
5.	Any claim where <b>you</b> are more specifically insured or any amount <b>you</b> cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
6.	Any claim relating to <b>you</b> 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.	<b>Costs and expenses</b> incurred prior to <b>our</b> written acceptance of a claim.
11.	<b>We</b> will not pay for <b>costs and expenses</b> which have been incurred by the <b>appointed representative</b> on a contingency fee basis.
12.	Any legal action <b>you</b> take which <b>we</b> have not agreed to or where <b>you</b> do anything to hinder <b>us</b> or the <b>appointed representative</b> .
13.	Any claim deliberately or intentionally caused by <b>you</b> .
14.	Any fines, penalties, compensation or damages which <b>you</b> 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](http://legislation.gov.uk)) or contact the Citizens Advice Bureau.**

## Hijack

<p><b>If this happens...</b> I was on a bus that was hijacked on holiday and was delayed getting to the airport to return <b>home</b>.</p>	<p><b>Am I covered?</b> Yes. For every 24 hours that <b>you</b> are delayed <b>we</b> will pay £50.</p>
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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 <b>you</b> do not provide written confirmation of the delay from the airline or carrier.

## Mugging

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

<p><b>If this happens...</b> 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.</p>	<p><b>Am I covered?</b> For every 24 hours that <b>your</b> dog was in the vet's <b>we</b> will pay £25.</p>
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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 <b>you</b> do not have written confirmation from the vet, giving details of the injury or accident and the number of days that <b>your</b> cat or dog has been an in-patient.

# Your Possessions

<p><b>If this happens...</b> Someone has smashed the window of my hire car and stolen my luggage from the boot. Can I claim?</p>	<p><b>Am I covered?</b> Yes, if <b>your</b> luggage was concealed in the boot of a locked car and entry has been forced, <b>you</b> can claim for <b>your</b> stolen belongings. Make sure that <b>you</b> report this to the police or <b>your</b> hire car company and request written proof.</p>
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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.	<b>You</b> must take reasonable care to keep <b>your</b> personal belongings and <b>valuables</b> safe. If <b>your</b> personal belongings or <b>valuables</b> are lost or stolen, <b>you</b> must take all reasonable steps to get them back.
2.	If <b>your</b> personal belongings or baggage are lost or damaged by an authority, a transport company or hotel, <b>you</b> must report the details of the loss or damage to them in writing and request written confirmation.
3.	If <b>your</b> personal belongings or baggage are lost or damaged by an airline, <b>you</b> must: <ol style="list-style-type: none"> <li>get a property irregularity report</li> <li>give written notice of the claim to the airline within the time limit in their conditions of carriage (<b>you</b> should also keep a copy)</li> <li>keep all travel tickets and tags if <b>you</b> claim under this policy.</li> </ol>
4.	It may affect <b>your</b> claim if <b>you</b> cannot prove the value of, and that <b>you</b> were responsible for, the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of purchase. If <b>you</b> are claiming for damage <b>we</b> may ask <b>you</b> to send <b>us</b> the broken item.
5.	<b>You</b> 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, <b>you</b> must provide other independent proof of the loss or theft, such as a letter from <b>your</b> transport company, hotel, vehicle hire company or repairer).
6.	<b>You</b> should not dispose of any damaged items, as we may ask <b>you</b> to send them to <b>us</b> .
7.	At <b>our</b> option, <b>we</b> will settle any claim by payment or replacement. <b>We</b> will pay claims for personal belongings and baggage based on their value at the time of loss. <b>We</b> will not pay the cost of replacing them with new items, and <b>we</b> will not pay more than the original purchase price of any lost or damaged item.
8.	If <b>you</b> have also made a claim under the Delayed Baggage section, in <b>your</b> 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.	<b>You</b> must take reasonable care to keep <b>your personal money</b> safe. If <b>your personal money</b> is lost or stolen <b>you</b> must take all reasonable steps to get it back.
2.	<b>You</b> must be able to provide evidence that <b>you</b> owned the lost or stolen <b>personal money</b> and how much it is worth, for example proof of withdrawal or a currency exchange receipt. If <b>you</b> do not, it may affect <b>your</b> claim.
3.	<b>You</b> 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 <b>you</b> must provide other independent proof of the loss or theft such as a letter from <b>your</b> 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 £500 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, <b>personal money</b> , baggage, or <b>valuables</b> which <b>you</b> have left deliberately <b>unattended</b> .
3.	Loss, accidental damage or theft of <b>personal money</b> or <b>valuables</b> not carried in <b>your</b> hand baggage and fully accessible to <b>you</b> while <b>you</b> are travelling.
4.	Any loss or theft which <b>you</b> 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, <b>you</b> must provide other independent proof of loss, such as a letter from <b>your</b> transport company or hotel).
5.	Theft of personal belongings, <b>personal money</b> or <b>valuables</b> 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.	<b>Winter sports equipment</b> , 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 <b>you</b> have not complied with the issuer's instructions.
14.	Loss, accidental damage or theft of items used in connection with <b>your</b> 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.

<p><b>What's happened?</b> (After <b>you</b> commenced <b>your trip</b>) I've lost my passport during my <b>trip</b> and have had to pay for a temporary one to enable me to return <b>home</b> ñ am I covered?</p>	<p><b>Am I covered?</b> Yes. Contact <b>us</b> on the Travel Assistant helpline and <b>we</b> will advise <b>you</b> on how to obtain a temporary or emergency passport. <b>You</b> need to report the loss to the local police and provide evidence of this.</p>
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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.	<b>You</b> must always take reasonable care to keep <b>your</b> passport and visa safe. If <b>your</b> passport or visa is lost or stolen <b>you</b> must take all reasonable steps to get them back.
2.	All claims must be supported by documentary evidence of the costs <b>you</b> 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 <b>your</b> passport or visa if <b>you</b> 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. <b>you</b> have not purchased <b>your</b> return ticket to the <b>UK</b> before <b>you</b> depart on <b>your trip</b> , or b. <b>you</b> are travelling on an open-ended ticket and have not confirmed a return date to the <b>UK</b> with the airline.
5.	Any claim for travel and accommodation expenses of any other <b>insured persons</b> who could continue travel without <b>you</b> but decide to stay with <b>you</b> .

## Delayed Baggage

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

### Special condition

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

### The most we will pay 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.

<p><b>If this happens...</b> I am on holiday and my skis have been stolen ñ Do I have cover under my policy?</p>	<p><b>Am I covered?</b> Yes, with Winter Sports cover <b>we</b> will cover the replacement of <b>your</b> skis (see the table below), <b>we</b> will also cover the cost, up to the limits shown below, to hire new skis for the rest of <b>your</b> trip.</p>
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### Winter sports equipment

1.	<p>If <b>your winter sports equipment</b> is lost, stolen or damaged by accident during <b>your trip</b>, <b>we</b> 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.</p> <ol style="list-style-type: none"> <li>1. Up to one year old, 90% of the purchase price</li> <li>2. Up to two years old, 70% of the purchase price</li> <li>3. Up to three years old, 50% of the purchase price</li> <li>4. Up to four years old, 30% of the purchase price</li> <li>5. Over four years old, 20% of the purchase price</li> </ol> <p>The most <b>we</b> will pay is £500 for each <b>insured person</b>.</p>
2.	<p>If <b>you</b> hire <b>winter sports equipment</b> and it is lost, stolen or damaged by accident during <b>your trip</b>, <b>we</b> will pay for its replacement or repair.</p> <p>The most <b>we</b> will pay is £500 for each <b>insured person</b>.</p>
3.	<p>If <b>we</b> pay under items 1 or 2 above, <b>we</b> will also pay to hire replacement <b>winter sports equipment</b> for the rest of <b>your trip</b>.</p> <p>The most <b>we</b> will pay under item 3 is £200 for each <b>insured person</b>.</p>
4.	<p><b>We</b> will pay up to £250 to replace <b>your</b> lift pass if it is lost or stolen during <b>your trip</b>.</p>

### Special conditions

1.	<p><b>You</b> must take reasonable care to keep the <b>winter sports equipment</b> safe. If the <b>winter sports equipment</b> is lost or stolen, <b>you</b> must take all reasonable steps to get it back.</p>
2.	<p>If the <b>winter sports equipment</b> is lost or damaged by an authority, a transport company or hotel, <b>you</b> must report the details of the loss or damage to them in writing and request written confirmation.</p>
3.	<p>If the <b>winter sports equipment</b> is lost or damaged by an airline, <b>you</b> must:</p> <ol style="list-style-type: none"> <li>a. get a property irregularity report</li> <li>b. give written notice of the claim to the airline within the time limit in their conditions of carriage (<b>you</b> should also keep a copy)</li> <li>c. keep all travel tickets and tags if <b>you</b> claim under this policy.</li> </ol>
4.	<p>It may affect <b>your</b> claim if <b>you</b> cannot prove the value of, and that <b>you</b> were responsible for, the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of purchase. If <b>you</b> are claiming for damage <b>we</b> may ask <b>you</b> to send <b>us</b> the broken item.</p>

### Excess

<p><b>We</b> will not pay the first £50 of each <b>insured person's</b> claim for <b>Winter Sports Equipment</b>.</p>
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### What is not covered

1.	Anything mentioned in the General Exclusions section.
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2.	Deliberate or malicious damage to <b>winter sports equipment</b> caused by the <b>insured person</b> .
3.	Loss or damage to <b>winter sports equipment</b> caused by the <b>insured person's</b> 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 <b>you</b> 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, <b>you</b> must provide other independent proof of loss such as a letter from <b>your</b> transport company or resort management).
7.	<b>Winter sports equipment</b> 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 £500.

### 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 <b>insured person</b> has travelled against the advice of a <b>doctor</b> or purposely travelled without medical advice when it was reasonable for <b>you</b> to have consulted a <b>doctor</b> .

3.	<p>Any claim for a medical condition if any of the following applied when <b>you</b> added the <b>Travel Pack</b> to the <b>Qualifying Account</b> or booked <b>your trip</b> (whichever is later), <b>you</b>:</p> <ul style="list-style-type: none"> <li>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 <b>us</b></li> <li>b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by <b>us</b></li> <li>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 <b>us</b></li> <li>d. had been told <b>you</b> have a terminal illness.</li> </ul>
4.	<p>Any claim for a medical condition where <b>you</b> have been referred to a Consultant/Specialist or admitted to a hospital between booking <b>your trip</b>, paying the final balance and the departure date unless disclosed to and accepted by <b>us</b>.</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.	<p>There is no cover at all for any injury or death if, during <b>your trip</b>, <b>you</b> take part in any leisure activity, activity based holiday or winter sports activity:</p> <ul style="list-style-type: none"> <li>a. that is NOT shown in the following tables</li> <li>b. either as a professional or where <b>you</b> receive any financial reward or gain</li> <li>c. for the purpose of practising for or taking part in:             <ul style="list-style-type: none"> <li>ı any speed or time trial or race of any kind</li> <li>ı any organised team competition or tournament</li> </ul> </li> <li>d. if <b>you</b> suffer from a medical condition which would normally prohibit <b>you</b> from participating in that activity</li> <li>e. where <b>you</b> have failed to follow all safety guidelines and use the necessary safety equipment.</li> </ul>
2.	<p>There is no cover under the Cancellation or Abandoning your holiday sections for:</p> <ul style="list-style-type: none"> <li>a. any course or tuition fees, project costs, sponsorship fees or similar (other than <b>your</b> pre-paid ski pack)</li> <li>b. cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.</li> </ul>

## 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	ı Must be under supervision of a qualified instructor
Aerobics	
Archery	ı Must be under supervision of a qualified instructor
Artificial Wall Climbing	
Badminton	
Banana boating/Ringos	ı No cover under Personal Liability section
Baseball	
Basketball	
Body boarding	ı No cover under Personal Liability section
Bowls/Petanque	
Bridge walking	ı Must be accompanied by a qualified guide
Bungee jumping	ı Must be under supervision of a qualified instructor
Camel or Elephant rides	
Canoeing	ı Maximum Grade 3 (or the equivalent international grade used by the country <b>you</b> are in)
Canopy/Treetop walking	ı No cover under Accidental Death and Permanent Injury Cover section ı No cover under Personal Liability section
Cave/River Tubing	ı Must be accompanied by a qualified guide
Clay-pigeon or small bore shooting	ı Must be organised through a licensed operator ı Must be under supervision of a qualified instructor
Coasteering	ı Must be accompanied by a qualified instructor/guide
Cricket	
Croquet	
Curling	
Cycling	ı No BMX or racing
Dinghy sailing	ı No cover under Personal Liability section ı 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 **ñ** 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)

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



# 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"> <li>ï No cover under Personal Liability section</li> <li>ï Voluntary work only</li> <li>ï On behalf of and organised through a registered charity or conservation organisation</li> <li>ï The <b>trip</b> is no longer than 31 days</li> <li>ï Manual work involving hand tools only</li> <li>ï No work at heights above 3 metres</li> </ul>
Cycle Touring	ï No cover for equipment under the Baggage and Money section
Fishing	ï No cover for equipment under the Baggage and Money section
Flotilla Sailing	<ul style="list-style-type: none"> <li>ï No cover under Personal Liability section</li> <li>ï Must be organised through a licensed operator/tour operator</li> <li>ï Under supervision of qualified lead skipper and no racing</li> </ul>
Golf	ï No cover for equipment under the Baggage and Money section
Hiking and Trekking	<ul style="list-style-type: none"> <li>ï Must be organised through a licensed operator/tour operator</li> <li>ï Accompanied by qualified guides</li> <li>ï No cover at all for any trek with an ascent to over 5,000 metres</li> </ul>
Narrow boat/Canal cruising	<ul style="list-style-type: none"> <li>ï No cover under Personal Liability section</li> <li>ï Inland waters only</li> </ul>
Safari	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	ï Recognised paths only
Dog sledding	
Dry slope skiing	
Glacier Walking	ï Accompanied by a qualified guide at all times
Indoor skiing/snowboarding	
Off-piste skiing/snowboarding	ï Accompanied by a qualified guide at all times and only in areas that the resort management consider to be safe
Skiing/snowboarding	ï Recognised pistes only
Sledging	
Sleigh rides	
Snow mobiling	<ul style="list-style-type: none"> <li>ï No cover under the Personal Liability section</li> <li>ï Recognised paths only</li> </ul>
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](http://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 unlimited 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 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.

### 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.

### 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.

### 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 'Adding a Pack to your Current Account' 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](http://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 unlimited 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) ñ 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. 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. Replacement car and section 6. 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 ñ "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.

## Uninsured losses

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 121cc 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:

- 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).

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 which you are entitled to have repaired by your motor insurers must 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 accident, 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.
5. 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.

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

"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

1. 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 a fire, theft or act of vandalism 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'.

### European Breakdown Cover for Travel Pack

#### Service Limit for Travel Pack customers:

- 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.

#### Cancelling 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 'Adding a Pack to your Current Account' 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: [customeroperations@rac.co.uk](mailto:customeroperations@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](http://fscs.org.uk).

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

## Your Data

### Data protection statement

This section provides a short summary of how **RAC** collects and uses **your** data. Please refer to our website at [rac.co.uk/privacy-policy](http://rac.co.uk/privacy-policy) for full details. Alternatively, **you** can obtain a copy of our Privacy Policy by using the contact details below.

Should **you** require information about how **Barclays Bank UK PLC** collects and uses **your** data, please contact **Barclays Bank UK PLC**.

### What is your data?

There are three types of data **RAC** will hold about **you**:

1. Personal data is information **RAC** holds on its records which identifies **you**. This includes **you** name, address, email address, telephone number and date of birth;
2. **RAC** will also hold data about **you** that is not personal, for example, information about your vehicle; and
3. In very limited circumstances, **RAC** will hold special categories of personal data, for example, relating to **your** health. **RAC** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

### How RAC obtains your data

**RAC** obtains **your** data when **you** contact **us** directly in relation to **your** cover and **your** policy. **RAC** also obtains **your** data from **Barclays Bank UK PLC** when **you** purchase this **policy** and/or if **you** report a new **claim** to **Barclays Bank UK PLC** in relation to this **policy**.

## How RAC will use your data

RAC will use **your** personal data for the provision of cover and services under **your policy**, for example, helping **you** if **you** make a **claim**. RAC may disclose **your** personal data to **our** service providers who provide help under **your policy**. RAC may also disclose **your** personal data to **Barclays Bank UK PLC** for claim and policy administration purposes.

RAC carries out checks against publicly available information (such as the electoral roll, county court judgments, bankruptcy orders or repossessions).

RAC also monitors and records any communications with **you** including telephone conversations and emails for quality and compliance reasons.

Please note that, if **you** do not provide **your** personal data, RAC will be unable to provide **you** with the cover **you** have requested, as well as services related to administering **your** cover and **policy**.

## Your rights

**You** have a number of rights relating to **your** personal data. For further information regarding any of these rights, please visit

[rac.co.uk/privacy-policy](https://rac.co.uk/privacy-policy) or contact the Data Protection Officer:

1. Call **our** Customer Service Team:

0330 159 0360; or

2. Email **us**:

[breakdowncustomercare@rac.co.uk](mailto:breakdowncustomercare@rac.co.uk); or

3. Write to us:

Freepost RTLA-HZHB-CESE

RAC Insurance Limited

Great Park Road

Bradley Stoke

Bristol

BS32 4QN

## Overdraft Daily Fees

The fees shown here are variable, which means we can change them ñ although we will let you know before we do this. Arranged 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. £12.50 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/youroverdraft](http://www.barclays.co.uk/youroverdraft)

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/youroverdraft](http://Barclays.co.uk/youroverdraft) to see how much an arranged 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 UK PLC.**

### Name and address of the insurance intermediary

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

### Statutory Status

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

### Financial Services Register

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at [fca.org.uk/register](http://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, by telephone, through your Barclays Mobile banking app 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.

### 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](http://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](http://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](http://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.

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 £12.50 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 Information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://barclays.co.uk/control-your-data) or you can request a copy from us.

### Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- [www.callcredit.co.uk/crain](http://www.callcredit.co.uk/crain)
- [www.equifax.co.uk/crain](http://www.equifax.co.uk/crain)
- [www.experian.co.uk/crain](http://www.experian.co.uk/crain)

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/control-your-data](https://barclays.co.uk/control-your-data) or you can request a copy from us.

### 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/customisemyaccount](https://barclays.co.uk/customisemyaccount)

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](https://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.