

Aviva Single trip and Annual Multi-trip Travel Insurance Policy



About your Aviva Single trip and Annual Multi-trip Travel Insurance Policy

Known Event:

Aviva Travel Insurance covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.

There is no cover in relation to any event, incident or circumstances if, at the time you purchased your policy or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:

- the event or incident had already occurred or was going to occur;
- or the circumstances existed, or were going to exist,

and the event, incident or circumstances could reasonably be expected to affect your travel plans.

For example:

- you would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time you booked your trip or bought your policy (whichever is later);
- there is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you purchased your cover or booked your trip (whichever is later).

Please refer to General Exclusion 13.

Unrecoverable Costs

Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund from them for some or all of the cost of your trip.

If you are not able to recover all of your costs and your circumstances are covered by the terms of your policy, we will consider costs you have been unable to recover.

When you make a claim, we may ask you for:

- proof of booking and any costs paid;
- details of any refund you have been able to obtain;
- evidence that you are not able to recover your costs elsewhere.

Please check this policy booklet carefully to ensure that you understand what is and isn't covered.

Travel checklist

- ✓ Do you need visas? Make sure you have all the visas, passports and documentation you need before going on your trip.
- ✓ Make sure you leave plenty of time to catch your transport – you will not be covered if you miss your connection because you didn't leave enough time.
- ✓ Do you need vaccinations? Our Travel Assistant Helpline can provide guidance. More information on page 3.
- ✓ Make sure you have money/travellers' cheques in the correct currency and remember to keep them in your hand luggage – loss of money or valuables from checked in baggage is not covered.

Travel advice of the Foreign, Commonwealth and Development Office (FCDO)

Foreign, Commonwealth and Development Office - travel advice by country

- Before you book a trip and travel, you should check the FCDO website www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up to date information about different countries
- You should be aware of any travel restrictions or advisory notices for the country you plan to visit
- If you have purchased the optional Travel Disruption cover, this policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home

We won't cover

- Any trip if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews
- Any claim if the advice or measures were in place or had been announced at the time of purchasing your policy or booking your trip (whichever is later)

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 below or in the rest of this wording then please contact Customer Services.

Do I need to tell Aviva about my existing medical conditions?

Yes, you must tell us when purchasing or renewing this policy if any insured person has any existing medical conditions.

Full details of what we mean by existing medical conditions and when you need to tell us about them can be found in the "Your Health" section.

Do I need to tell Aviva if any travel plans are reliant on the health of a travelling companion or a close relative not insured by this policy?	No, you only need to tell us about existing medical conditions for insured persons. However, there is no cover under the Cancellation or Abandonment sections for any claim where, at the time of purchasing your policy or booking your trip (whichever is later), you knew that an illness or injury of a close relative, travelling companion or person you were travelling to stay with, could reasonably be expected to affect your travel plans.
Are holidays in the UK covered?	Yes, our policy covers holidays in the UK. Your holiday must involve at least 2 consecutive nights stay in pre-booked holiday accommodation. Please see our definition of "pre-booked holiday accommodation" on page 6.
Are winter sports holidays covered?	Winter sports holidays are only covered when you purchase the optional add-on available at an additional premium. If you have selected this cover, it will appear on your policy schedule.
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 my visa is invalid?	No. There is no cover under this policy for problems with your travel documents before you leave. Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign, Commonwealth and Development Office website www.gov.uk/knowbeforeyougo . If your passport is lost, stolen or damaged once you are abroad there is cover to help you in this situation. Please see the "Emergency Travel Document Expenses" section.

For further information please also refer to our on-line FAQ's at www.aviva.co.uk/travel/.

Travel Insurance Helplines

Telephone call charges and recording

Calls to 800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

24-hour Medical Emergency Assistance

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

(+44) 1603 208 044

Travel Claims

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

0345 030 6983 from the UK or (+44)1603 603 716 from abroad. You can also make a non-emergency claim on-line at www.aviva.co.uk/help-and-support/claims/travel-claims/

Legal Expenses Claims & Advice

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.

01603 208 244

Travel Assistant

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.

01603 208 045 from the UK or (+44)1603 208 045 from abroad

Customer Services

Use this number for all general policy enquiries.

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

0345 030 7389

Contents

Frequently asked questions	2
Travel insurance helplines	3
Travel Assistant	4
24-hour Worldwide Medical Emergency Assistance Service	5
Definitions	5
Important Information about your Policy	7
General Exclusions and Conditions	9
Your Health	12
Before you leave home:	
Cancellation	13
While you are travelling:	
Missed International Departure	14
Delayed Departure after Check-in	15
Missed Connection outside of the UK	15

At your destination:

Abandoning your holiday	16
Emergency Medical and Associated Expenses	17
Personal Accident	19
Personal Liability	19
Legal Expenses and Advice	20
Catastrophe Cover	21
Emergency Travel Document Expenses	22
Personal Money	23
Delayed Baggage	23
Complaints procedure	24
Financial Services Compensation Scheme	24
Leisure Activities	24
How to make a claim	26

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 non-medical emergencies abroad.

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

To use the service, please call the helpline.

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

Advice before you travel

The Travel Assistant helpline service will give you advice on:

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

While travelling

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

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

Other emergency services while travelling

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

Please note: there is no charge for the provision of the advice, guidance and other emergency services shown above 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

The cost of the Medical Emergency Assistance Service will be met 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 contact the Medical Emergency Assistance helpline as soon as possible.

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

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- 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 require 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 helpline.

Definitions

Wherever the following words or phrases appear in **bold** in this policy or on **your** policy schedule, they will have the following meanings unless otherwise shown for any policy section:

abandon/abandonment

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

area covered

The area covered shown on **your** policy schedule which will be one of the following:

- **UK**
- Europe – Albania, Algeria, Andorra, Austria, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Eire), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and Ukraine.
- Worldwide excluding USA, Canada and all Caribbean Islands.
- Worldwide including USA, Canada and all Caribbean Islands.

close business colleague

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

close relative

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

doctor

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

excess/excesses

The amount(s) as shown on **your** policy schedule that **you** will have to pay towards any claim by an **insured person** under the section. If any one incident results in an **insured person** claiming under more than one section of the policy **you** will only have to pay a maximum of one excess per **insured person**.

excursions

Day trips and outings arranged through **your** travel or accommodation provider. This also includes **your** ski pack if Winter Sports cover is shown on **your** policy schedule and green fees if Golfing cover is shown on **your** policy schedule.

home

Your home address in the **UK**.

home territory

- England, Wales, Scotland, Northern Ireland, Jersey and Isle of Man if **your home** is located in any of these areas.
- Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if **your home** is located on any of these islands.

loss of one or more limbs

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

period of insurance – single trip policies:

The below dates are shown on your policy schedule

- Cancellation cover begins from the cancellation cover start date and ends when **you** leave **your home** on the **trip** start date.
- Cover under all other sections starts when **you** leave **your home** on the **trip** start date and continues until the **trip** end date.

period of insurance – annual multi-trip policies:

The period as shown on **your** policy schedule.

Each **trip you** make during the period of insurance will be treated as a separate insurance, individually subject to all policy terms, conditions and exclusions.

Cover for individual **trips** apply as follows:

- Cancellation cover begins from the start date of the period of insurance or the date of booking each **trip** (whichever is later) and ends when **you leave your home** to start **your trip**.
- Cover under all other sections starts when **you leave your home** at the start of **your trip** and continues for the duration of each **trip**.

We will cover **trips** booked during one period of insurance but not taking place until the next period of insurance if **your** annual multi-trip policy with **us** is still in force at the time of the incident resulting in a claim.

permanent total disablement

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

personal money

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

point of international departure

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

pre-booked holiday accommodation

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

total loss of sight

Complete and permanent loss of sight.

travelling companion

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

trip(s)

Journeys beginning and ending in the **UK** that are either:

- holidays outside the **UK**;
- business travel outside the **UK** (Business travel is optional and is only covered if shown on **your** policy schedule);
- holidays within the **UK**, which include two or more consecutive nights' stay in **pre-booked holiday accommodation**.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

UK resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** and who is liable to pay taxes in the **UK**. **You** must have been resident in the **UK** for at least 6 months at the time of buying or renewing **your** policy.

unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe.

Property left in a motor vehicle is unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

valuables

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

(Baggage cover is optional and is only covered if shown on **your** policy schedule).

we, us, our, Aviva

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 Prudential Regulation Authority.

winter sports equipment

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

(Winter sports cover is optional and is only covered if shown on **your** policy schedule).

you, your, yours, yourself, insured person(s)

The person or people named on **your** policy schedule.

Information about your Travel Insurance Policy

This is **your** Travel Insurance policy.

Please read this policy booklet and the schedule enclosed carefully to make sure that **you** have the cover **you** need.

Your schedule will show the cover and limits applicable.

These are legal documents and should be kept in a safe place. Please take them with **you** when **you** travel as they are proof of **your** insurance and **you** may need them if **you** need to make a claim.

There are eight optional covers available with this policy, listed below:

- Airspace Closure Cover
- Baggage
- Business Travel
- Extended Stay (annual multi-trip only)
- Golfing Cover
- Scuba Diving up to 30 metres
- Travel Disruption
- Winter Sports Cover

Please refer to **your** policy schedule which will explain any optional covers that **you** may have purchased.

For further information about the optional covers please visit www.aviva.co.uk/travel or call 0345 030 7389.

Please read this booklet 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 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:

1. **you** are a **UK resident**;
2. the journey is a round **trip** beginning and ending in the **UK**;
3. **you** have booked **your** return journey when travelling outside the **UK**;
4. the journey is either:
 - a) a holiday outside the **UK**; or
 - b) a business **trip** outside the **UK** involving clerical and administrative duties only. (Business travel is optional and is only covered if shown on **your** schedule); or
 - c) a holiday within the **UK**, which includes two or more consecutive nights stay in **pre-booked holiday accommodation**.

Automatic extension of cover

If **you** cannot get back to the **UK** before **your** cover ends, **your** insurance will remain in force without additional premium for:

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

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

Children

Unless agreed by **us** in writing, **insured persons** under 16 years of age will only be covered when they are travelling with an adult named on **your** policy schedule.

Foreign, Commonwealth and Development Office (FCDO)

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

You should be aware that this policy does not provide Cancellation or **Abandonment** cover in the event that the FCDO issue a Travel Advisory against all travel or all but essential travel to a particular country, unless **you** have selected the Travel Disruption optional cover and this is shown on **your** policy schedule.

Please also note that you will not be covered if the advice or measures were in place or had been announced at the time of purchasing your policy, adding Travel Disruption or booking your trip (whichever is later).

In the event of such a Travel Advisory being issued for **your** destination, **you** should always contact **your** tour operator/travel agent in the first instance.

Your cover will be invalidated if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews.

Leisure activities

You are automatically covered for claims arising from **your** participation in most leisure activities on an incidental and recreational basis. See "Leisure Activities" section. There is no cover at all where the main purpose of **your trip** is to take part in a leisure activity.

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 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

(Residents of England, Wales, Scotland and Northern Ireland only)

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you are a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that you check if the country you are travelling to has a reciprocal health agreement in place and what the requirements are before you leave the UK, you can find more information on-line at www.nhs.uk and search for Healthcare abroad.

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.

Trip Limit

You must ensure that the **trip** duration shown on **your** policy schedule covers the whole **trip**.

It is essential that **your** selected **trip** duration covers **you** from when **you** leave **home** until **you** return **home**.

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** take out, make changes to, and renew **your** policy.

Please call the Customer Services helpline immediately if there are any changes to the information set out in the 'Information Provided By You' or on **your** schedule. **You** must also tell **us** about the following changes:

- **You** are travelling to a country that is not included in the **area covered** under **your** policy, other than refuelling stops that do not include an overnight stay.
- **You** are planning a **trip** that is over the **trip** duration as shown in **your** policy schedule.

If **you** are in any doubt, please call the Customer Services helpline.

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 and/or premium being applied to **your** policy.

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

- revise the premium and/or amend the medical underwriting decision(s) for any declared existing medical condition(s) which may result in an accepted condition being excluded; or
- cancel **your** policy and refuse to pay any claim; or
- not pay any claim in full.

Choice of Law

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

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

Contract of insurance

This policy is a contract of insurance between **you** and **us**.

The following elements form the contract of insurance between **you** and **us** please read them and keep them safe:

- **your** policy booklet;
- information contained on **your** Information Provided By You and/or Demands and Needs Statement as issued by **us**;
- **your** schedule;
- any clauses endorsed on **your** policy, as set out in **your** schedule;
- any changes to **your** travel insurance policy contained in notices issued by **us** at renewal;
- the information under the heading "Important Information" which **we** provide to **you** when **you** take out or renew **your** policy

In return for **you** paying **your** premium, **we** will provide the cover shown on **your** schedule on the terms and conditions of this policy booklet during the **period of insurance**.

Our provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

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 Customer Services.

Use of Language

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

Your Cancellation Rights

You have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive **your** policy or renewal documentation, whichever is the later. If **you** wish to cancel, **you** will be entitled to a full refund of the premium paid provided **you** have not travelled, and there has been no claim or incident likely to give rise to a claim.

To cancel, please contact Customer Services.

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of this policy booklet.

Additional covers – Refund of Premiums

If **you** have purchased additional cover options with this policy, a refund will not be available on those additional covers unless **your** insurance has not commenced, or **you** remove or cancel the additional cover options within the 14 day statutory cancellation period.

General Exclusions and Conditions – (These apply to the whole of your policy)

General Exclusions

This policy does not cover the following:	
1.	Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event: a) war; invasion; act of a foreign enemy; hostilities or warlike operation or operations (whether war has been declared or not); civil war; revolution, rebellion or insurrection; civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising; military power (even if properly authorised by the duly elected government); usurped power; or b) any action taken to prevent, control or suppress, or which in any way relates to a) above.
2.	Claims directly or indirectly caused by: a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3.	Any claim for your death, illness, injury or disability resulting from: a) your suicide or attempted suicide; or b) your misuse of alcohol or drugs or your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental harm, or where your judgement is affected causing you to take actions you would not usually take; or c) any exacerbation of an accepted existing medical condition caused by your misuse of alcohol or drugs.
4.	Any claim where during the trip you deliberately put yourself at risk of death, injury, illness or disability (unless you were trying to save human life).
5.	Any loss that is not specifically described in the cover sections of this policy, e.g. we will not pay for loss of earnings if you are unable to return to work due to injury or illness during your trip , or any payment which you would normally have made during your travels.
6.	Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you .
7.	Any incident which happens after the trip duration limit, shown on your policy schedule, has been exceeded.
8.	Any claim for an incident which happens during the trip that results from: a) you flying an aircraft or taking part in other aerial activities listed in the Leisure Activities section; b) you riding or being a passenger on a scooter, moped or motorcycle: <ul style="list-style-type: none">• 125cc or under; unless you wear a crash helmet and, as a rider, you are fully licensed to use such a vehicle in the UK; or• over 125cc; unless this is your mode of transport from the UK and you wear a crash helmet and appropriate protective clothing; and, as a rider, you are fully licensed and insured to use this vehicle in the UK. There is no cover for trips taken outside of Europe. c) you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the UK ; d) you driving or being a passenger in any motorised vehicle unless you have complied with all laws applying to use of that vehicle in the country you are visiting, for example, you must wear a seat belt where this is required by law; e) your involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work (see further limitations in the Leisure Activities section); f) business travel unless this is shown on your policy schedule; g) business travel if your job is not wholly an office based role and your journey involves dealing with members of the public or any tasks other than clerical or administrative duties; h) you taking part in a leisure activity listed in the Leisure activities section; i) you taking part in any winter sports activity unless Winter Sports cover is shown on your policy schedule; j) you taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another; k) you sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall.
9.	Any claim resulting from a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

10.	<p>Any claim for:</p> <ul style="list-style-type: none"> a) unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions; b) management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions; c) costs which are recoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisation). d) the refund of any costs you have paid for on behalf of persons not named on your policy schedule; e) administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
11.	Any claim for refund of any course or tuition fees, project costs, sponsorship fees or similar (other than your pre-paid ski pack if Winter Sports cover is shown on your policy schedule).
12.	Any claim because you do not feel like travelling, or you are not enjoying your trip .
13.	<p>There is no cover in relation to any event, incident or circumstances if, at the time you purchased your policy or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:</p> <ul style="list-style-type: none"> • the event or incident had already occurred or was going to occur, or • the circumstances existed, or were going to exist and • that the event, incident or circumstances could reasonably be expected to affect your travel plans.
14.	Any claim if you travel against the advice of the FCDO or the government of any country to which you will travel, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews

General Conditions

1.	<p>You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.</p> <p>If the information provided by you is not complete and accurate, we may:</p> <ul style="list-style-type: none"> • revise the premium and/or amend the medical underwriting decision(s) for any declared existing medical condition(s) which may result in an accepted condition being excluded; or • not pay any claim in full; or • cancel your policy and refuse to pay any claim.
2.	You must take reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage.
3.	If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of the policy, you must pay us back any amount we have paid, which you are not covered for.
4.	You must tell us as soon as possible after any injury, illness, incident or redundancy, or if you discover any loss or damage which may lead to a claim under this policy. You must also tell us if you are aware of any writ, summons or prosecution. You must send us every communication relating to a claim immediately.
5.	You , or any person acting for you , must not negotiate, admit or reject any claim without our permission in writing.
6.	We may refuse to pay any expenses for which you cannot provide receipts or bills.
7.	You or your legal representative must pay for any relevant certificates, information and evidence, which we may need to deal with your claim; for example death or medical certificates, police reports or purchase receipts. When there is a claim for injury or illness, we may ask for, and will pay for, any insured person to be medically examined on our behalf. We may also ask for, and will pay for, a post-mortem examination if any insured person dies.
8.	If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim, and will only pay our share. This condition does not apply to the Personal Accident or Holiday Disruption Benefit sections.
9.	We are entitled to take over and carry out in your name the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.
10.	You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
11.	If you make a medical claim you will be asked to supply your doctor's name to enable us to access your medical records. This will help the treating doctors, and us , to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we may not deal with your claim.
12.	Following the expiry of your 14 day statutory cooling off period you continue to have the right to cancel your policy at any time during its term by contacting us , but no refund of premium will be available.

13.	<p>We (or any agent we appoint and who acts with our specific authority) may cancel this policy by sending at least 7 days' written notice to your last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following:</p> <ul style="list-style-type: none"> • Where we reasonably suspect fraud. • Where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to process a claim or defend our interests. • Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Contract of insurance' and 'Information and changes we need to know about' wordings in the 'Information about your Travel Insurance Policy' section in this policy booklet and the separate 'Important Information' notices supplied. If we cancel the policy, you will not be entitled to a refund of the premium paid in respect of the cancelled cover. Where our investigations provide evidence of fraud or a serious non-disclosure we may cancel the policy immediately, backdate the cancellation to the date of the fraud or cancel the policy from the date you took it out.
14.	The most we will pay for any claim is shown on your policy schedule; we will not pay more than the amount shown for any one incident.
15.	If your claim is in any way dishonest or exaggerated we will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you .

Your Health

Existing medical conditions - please read this section carefully

This policy is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents.

Medical conditions are not covered by this policy unless we have been told about them and agreed to provide cover in writing. You should read below to find out what we mean by existing medical conditions and when you need to tell us about them.

What you need to tell us

By 'existing medical condition' **we** mean any illness, injury or disease where in the 12 months before purchasing or renewing **your** policy, any of the following applies. An **insured person** has:

- been prescribed medication, including newly prescribed or repeat medication
- received or is awaiting medical treatment, tests, or investigations
- been referred to, or under the care of a specialist
- been admitted to hospital or had surgery

You don't need to tell **us** about contraceptive medication.

When you need to tell us

You must tell **us** at the point of purchasing the policy if any **insured person** has any existing medical conditions.

If **you** add another traveller after purchasing the policy, **we** will ask **you** about their existing medical conditions when **you** call **us**.

Once **you** have purchased **your** policy, **you** only need to tell **us** about changes in health for any **insured person**:

- If **you** ask **us** to change the **area covered** by the policy
- At renewal if **you** have an Annual multi-trip policy.

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 and/or premium being applied to **your** policy.

We won't cover

any claim for any **insured person** arising directly or indirectly from the following:

- a) Any existing medical conditions unless **you** have told **us** about them and **we** have agreed to provide cover in writing.
- b) Any symptoms where a diagnosis has been sought but not yet received, that **you** were aware of before purchasing this policy or booking a **trip** (whichever is later)
- c) Prescribed medication not being taken as directed.
- d) Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor.
- e) Travelling with the intention of seeking medical advice or treatment or having investigations and/or any complications or new conditions found as a result of these.
- f) Travelling when **you** have received a terminal prognosis.

Before You Leave Home

Cancellation

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

If **you** unavoidably need to cancel **your trip**, **we** will pay for costs that each **insured person** has paid, and cannot get back, or which legally have to be paid for their own unused personal travel and accommodation (including **excursions** and unused kennel, cattery or professional pet sitter fees), up to the limits shown on **your** policy schedule, if after **you** took out or renewed **your** policy or booked **your trip** (whichever is later), **you** have to cancel for any of the reasons listed below.

We will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

1.	You are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill or dies: a) a close relative ; or b) a close business colleague ; or c) the person you were going to stay with.
3.	You are called for jury service or as a witness in a court of law during the period of insurance .
4.	You are made redundant.
5.	Your home is made uninhabitable by fire, storm or severe/adverse weather.
6.	The police need to speak to you because your home or place of work has been burgled.
7.	You are denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours.
8.	You are the victim of a violent crime which has been dealt with by the police.
9.	You are a member of HM Armed Forces, the Emergency Services or a Government Department and leave is cancelled due to an unexpected posting or an emergency in the UK .

You will also be covered if a cancellation is unavoidable because **your travelling companion** is unable to travel due to any of the reasons listed above.

Special conditions

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

Excess

The **excess** is shown on **your** policy schedule.

The maximum **you** will have to pay is twice the excess if two or more **insured persons** cancel the same **trip**.

We won't cover

1.	<i>Anything excluded under the Your health section or General exclusions.</i>
2.	<i>Any claim for dismissal, misconduct, resignation or voluntary redundancy.</i>
3.	<i>Any claim for redundancy if you or your travelling companion knew of the redundancy when you took out or renewed your policy or when you booked your trip (whichever is later) or where you cannot provide written evidence that the reason you or your travelling companion left the job was due to redundancy.</i>
4.	<i>Any claim where, at the time of purchasing your policy or booking your trip (whichever is later), you knew that an illness or injury of a close relative, travelling companion or person you were travelling to stay with, could reasonably be expected to affect your travel plans.</i>

While You Are Travelling

Missed International Departure

This section does not apply for trips taken within the UK

If this happens...	Am I covered?
My flight from Edinburgh to Heathrow is delayed and this means I will miss my onward flight to Florida – am I able to make a claim?	Yes, the policy will cover additional costs (up to the limit shown on your policy schedule) to allow you to reach your final destination.

If **you** arrive too late at your **point of international departure** to check in and/or board **your** transport as a direct result of:

1.	Delay or cancellation to scheduled public transport services or a connecting scheduled flight; or
2.	Accidental damage to, or breakdown of the vehicle in which you are travelling. We will pay up to the limits shown on your policy schedule for extra travel and accommodation costs you have to pay to reach your : a) destination on your outward journey from the UK ; or b) home on your return journey.

Special conditions

1.	If you miss your transport due to one of the reasons listed above you must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
2.	You must request a report from the repairer or breakdown assistance provider if you are claiming because the vehicle you were travelling in had an accident or broke down.
3.	You must request evidence from the transport provider if your scheduled public transport is delayed or cancelled.
4.	All claims must be supported by documentary evidence of the costs you have incurred.

We won't cover

1.	Anything mentioned in the General Exclusions section.
2.	Any claim if your trip is solely within the UK .
3.	Any claim where you have not allowed sufficient time, or done everything you reasonably can, to get to the point of international departure for the time specified on your ticket/itinerary.
4.	Any claim where the carrier has offered you suitable alternative transport.

Delayed Departure after Check-in

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

Cover does not apply for any internal and/or onward connecting travel, including travel from and to the Channel Islands.

If this happens...	Am I covered?
My flight from Heathrow to Paris has been delayed due to bad weather in France. Can I make a claim for the inconvenience?	<p>You can claim a benefit for delayed departure only after your flight has been delayed for 12 hours;</p> <p>If your flight is delayed for 24 hours or cancelled by the airline you can claim for abandonment of your trip.</p>

If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure**, we will pay **you** either:

- the benefit shown on **your** policy schedule for each full 12 hour period that the ship, aircraft or train is delayed; or
- up to the limits shown on **your** policy schedule (including **excursions** and unused kennel, cattery or professional pet sitter fees), for **your** own unused personal travel and accommodation costs which **you** have paid or legally have to pay but cannot get back if the delay lasts for more than 24 hours on **your** outward journey from the **UK**, and **you** choose to **abandon** **your** trip.

Special condition

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

Excess

The **excess** is shown on **your** policy schedule.

We won't cover

1.	Anything mentioned in the General Exclusions section.
2.	More than one item under this section.
3.	Any claim for internal and/or onward connecting travel.
4.	Any claim if your trip is solely within the UK .
5.	Any claim if a delay of the ship, aircraft or train on which you are booked to travel does not happen at your point of international departure .

Missed connection outside of the UK

If this happens...	Am I covered?
My train from Pisa to Rome was delayed meaning I missed my onward flight from Rome to Madrid. Can I make a claim for my expenses?	<p>You can claim for any extra accommodation and travel costs so that you can reach your next destination as shown on your ticket or itinerary.</p>

If as a direct result of a scheduled public transport service on which **you** are booked to travel not running to its published timetable, **you** miss a pre-booked onward connection outside of the **UK**, we will pay for extra accommodation and travel costs **you** have to pay to reach the next destination shown on **your** ticket/itinerary.

Special condition

1.	If you have missed or will miss a travel connection, you must contact the Travel Assistant helpline and we will contact the carrier for you (if a late arrival is possible) or will make alternative travel arrangements for you , up to the limit shown on your policy schedule. Any cost incurred may have to be paid by you and be submitted as a claim.
2.	You must provide written confirmation from the carrier or their handling agents of the reason for the service not running to its published timetable.

Excess

The **excess** is shown on **your** policy schedule.

We won't cover

1.	Anything mentioned in the General Exclusions section.
2.	Any claim where you have not allowed sufficient time to make the travel connections shown on your ticket/itinerary e.g. transfers between terminals, airports, ports or stations.
3.	Any claim for missed connection in relation to a journey that was not pre-booked before you left the UK .
4.	Any claim for abandonment of your trip following a missed connection.
5.	Any claim made because you did not enjoy your trip .
6.	Any claim caused by a strike or industrial action for which the dates had been publicly announced or reported by the media at the time you took out your policy or when you booked your trip (whichever is later).
7.	Any claim where a possible reason for any delay was public knowledge or had been reported by the media when you took out your policy or when you booked your trip (whichever is later).
8.	Any claim where you have not done everything you can reasonably do to get to the departure point for the time specified on your ticket/itinerary.

AT YOUR DESTINATION

Abandoning your holiday

If this happens...	Am I covered?
I can't go on my holiday because, my travelling companion has fallen at the airport and broken their leg and now won't be accompanying me – can I abandon my trip ?	Yes, you will be able to claim for abandonment of your trip .

If **you** have to unavoidably abandon your trip and return **home** early **we** will pay up to the limits shown on your policy schedule for:

- additional travel costs (if **you** cannot use **your** return ticket); and/or
- accommodation costs (of a similar standard to the travel and/or accommodation **you** had booked for **your trip**); and/or
- unused accommodation costs that each insured person has paid and cannot get back (including excursions and unused kennel, cattery or professional pet sitter fees)

if any of the reasons listed below happen after **you** have left **home**.

We will consider claims for **your** costs which are unrecoverable from **your** travel and/or accommodation provider or agent, **your** debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

1.	You are injured, fall ill, are quarantined or die.
2.	One of the following people is seriously injured, falls seriously ill or dies: a) a close relative ; or b) a close business colleague ; or c) the person you were going to stay with.
3.	Your home is made uninhabitable by fire, storm or severe/adverse weather.
4.	The police need to talk to you because your home or place of work has been burgled.
5.	You are the victim of a violent crime which has been dealt with by the police.
6.	You are a member of HM Armed Forces, the Emergency Services or a Government Department and leave is cancelled due to an unexpected posting or an emergency in the UK .

You will also be covered if **abandonment** is unavoidable because **your travelling companion** is unable to continue the **trip** due to one of the reasons listed above.

Special conditions

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

Excess

The **excess** is shown on **your** policy schedule.

The maximum **you** will have to pay is twice the excess if two or more **insured persons abandon** the same **trip**.

We won't cover

1.	Anything excluded under the Your health section or General exclusions
2.	Any claim which was not authorised by our Medical Emergency Assistance provider before you returned home .
3.	Any claim for additional travelling costs if prior to your departure from the UK you have not purchased a return ticket back to the UK .

Emergency Medical and Associated Expenses

If this happens...	Am I covered?
I was at the water park with my family and I slipped and broke my arm – I'm currently in hospital and may require surgery. Can I claim for this?	Yes. You would be able to claim for any medically necessary treatment whilst on holiday

If you are injured, fall ill, are quarantined or die during your trip , we will cover you up to the limits shown on your policy schedule for:	
1. Emergency Treatment	a) emergency medical treatment (including rescue services to take you to hospital) outside of your home territory ; b) dental treatment for emergency pain relief outside your home territory .
2. Associated Expenses	a) extra charges for half board accommodation (of a similar standard to the accommodation you had booked for your trip) if it is medically necessary for you to stay after the date you were going to return home . We will also pay travel costs, which you have to pay to get back to your home if you cannot use your return ticket; b) the cost of burying or cremating you in the country where you die; c) the cost of returning your body or ashes to your home ; d) the cost of getting you home , if it is medically necessary because you are seriously injured or fall seriously ill during your trip and you cannot use your return ticket. If our Medical Emergency Assistance provider and the treating doctor agree that it is necessary, we will also pay travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with you or travel to be with you .
3. Holiday Disruption	If you are claiming for medical expenses that are covered under this section, we will also pay you a benefit for each full 24 hours for the disruption to your trip up to the limits shown on your policy schedule if: 1. you are in hospital receiving in-patient treatment for more than 24 consecutive hours; or 2. you are confined to your accommodation on the advice of the treating doctor for more than 24 consecutive hours.

Special conditions

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

Excess

The excess is shown on your policy schedule.

We won't cover

1.	Anything excluded under the Your health section or General exclusions
2.	Any claim for: <ul style="list-style-type: none">treatment received in your home territory;the cost of in-patient hospital treatment, outpatient treatment or going home early that our Medical Emergency Assistance provider has not agreed beforehand;the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that you originally went to hospital for;any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider;medication which, at the time your trip started, you knew that you would need while you were away;any extra costs because you have requested a single or private room;treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;any treatment after you have returned home.
3.	Costs incurred following your decision not to move hospital or return to the UK after the date when it was deemed safe for you to do so by our Medical Emergency Assistance provider and your treating doctor.
4.	Any claim for Holiday Disruption: <ul style="list-style-type: none">where the period in hospital or confined to accommodation is less than 24 consecutive hours;for any insured person not being treated as an in-patient or confined to their accommodation on medical advice;where there is no valid claim for Emergency Treatment.

Personal Accident

If this happens...	Am I covered?
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?	Yes, you will be able to claim under this section for loss of a limb up to the limit shown on your policy schedule.

We will cover **you**, up to the limits shown on **your** policy schedule, if **you** suffer an accidental bodily injury during **your trip** which requires urgent and immediate medical attention that leads solely, directly and independently to **you**:

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

Special conditions

1.	The death or disability must happen within one year of the accident.
2.	You can only claim for one item under this section, regardless of the number of injuries sustained.
3.	The benefit will be paid to you or your legal representative. If you die, the benefit will be paid into your estate.

We won't cover

1. Anything mentioned in the General Exclusions.
2. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
3. Any claim as a result of **you** taking part in any activity where the Personal Accident section is specifically excluded in the Winter Sports section.
4. Any claim as a result of **you** taking part in an activity which is shown as excluded in the Leisure Activities section.

Personal Liability

If this happens...	Am I covered?
I am on holiday staying in a rented villa booked through a local tour operator, the glass in the terrace door has been broken accidentally – will this policy cover me for the costs I have to pay to repair the damage?	Yes. You're covered for any money you legally have to pay after deduction of the excess . You are also covered for any legal costs or expenses that you have to pay in relation to the accident/damage.

We will cover **you** up to the limits shown in **your** policy schedule for:

1. any money that **you** legally have to pay that relates to an accident during **your trip** which causes:
 - a) death or physical injury to any person;
 - b) loss or damage to property;
 - c) loss or damage to temporary holiday accommodation which is not owned by **you**.
2. **We** will also pay legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent in writing before incurring any cost or expense.

Excess

The **excess** applicable to occupation of temporary holiday accommodation is shown on **your** policy schedule.

We won't cover

1.	Anything mentioned in the General Exclusions section.
2.	Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) you have to pay.
3.	<p><i>Liability arising from:</i></p> <ul style="list-style-type: none">a) death or injury of members of your household or people who work for you;b) loss of or damage to property which belongs to you or is under:<ul style="list-style-type: none">i. your control;ii. the control of a member of your household;iii. the control of people who work for you.c) your job;d) your involvement in paid or unpaid manual work or physical labour of any kind;e) you owning or occupying any land or building, unless you are occupying any temporary holiday accommodation, which is not owned by you in which case you will be responsible for the excess as shown on your policy schedule;f) you owning or using:<ul style="list-style-type: none">i. animals (except domestic animals);ii. firearms (except sporting guns used for clay-pigeon shooting);iii. motorised vehicles;iv. vessels (except manually-propelled watercraft); orv. aircraft of any description, including unpowered flight.

Legal Expenses and Advice

If this happens...	Am I covered?
I fell breaking my hip whilst on holiday and was operated on – 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?	Yes. You can claim for the medical negligence and also the loss of earnings.

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

The cover in this section is included in **your** travel insurance and can be used by anyone named on **your** policy schedule.

Legal expenses cover

If, during the **trip**, an incident causes the death or injury of an insured person which was not an insured person's fault **we** will provide a lawyer and legal costs to pursue a claim. If **you** need to make a claim please call the helpline number shown at the front of this booklet.

Important things you need to know	
1.	Choice of lawyer <ul style="list-style-type: none">a) If court proceedings are issued within the UK or there is a conflict of interest, you can choose your own lawyer.b) For proceedings outside the UK we will choose the lawyer.c) We will appoint that lawyer subject to acceptance of our standard terms of appointment which are available on request.
2.	Our rights and your obligations <ul style="list-style-type: none">a) On request, your lawyer must provide us with the information or opinion about your claim.b) You must fully co-operate with us and the lawyer.c) You must notify us immediately if anyone offers to settle a claim. If you don't accept an offer which the lawyer advises is reasonable we may refuse to pay further costs.d) If your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case.
3.	This cover will end if you : <ul style="list-style-type: none">a) Settle or withdraw a claim without our agreementb) Do not co-operate with us or the lawyerc) Dismiss a lawyer without our consent. We will not withhold consent without good reason. We may include a claim for our legal costs and other related expenses.

We won't cover

1.	Claims that don't result from a specific incident that happened during the trip .
2.	Costs incurred prior to our written acceptance of your claim.
3.	An application for judicial review.
4.	Claims made by anyone other than you or your family enforcing their rights under this cover.
5.	Claims which, in the lawyer's opinion, are more likely to fail than succeed.
6.	Claims where the costs of the claim are more than the potential compensation.
7.	Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance

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 www.legislation.gov.uk or contact the Citizens Advice Bureau.

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 you have booked your accommodation directly with the provider we will cover you for additional transport and accommodation costs to enable you to continue your holiday.

We will cover **you** up to the limits shown in **your** policy schedule for additional accommodation and/or transport costs to allow **you** to continue **your** trip if **you** are forced to move from **your** independently booked and prepaid accommodation, due to avalanche, earthquake, explosion, fire, flood, landslide, storm or tsunami occurring during **your trip**.

Special conditions

1.	Extra accommodation costs must be for a similar standard of accommodation to that in which you were originally staying.
2.	You must provide written confirmation from the provider of the accommodation and/or the local or national authorities that you were forced to leave your independently booked and prepaid accommodation and the reason for this.
3.	You must provide receipts for any extra accommodation or travel costs incurred if you are forced to move from your independently booked and prepaid accommodation.

Excess

The **excess** is shown on **your** policy schedule.

We won't cover

1.	Anything mentioned in the General Exclusions.
2.	Any transport costs incurred in returning to your home .
3.	Any claim where the provider of the accommodation and the local or national authorities did not deem it necessary for you to leave your prepaid accommodation.

Emergency Travel Document Expenses

Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to obtain an Emergency Travel Document abroad.

If this happens...	Am I covered?
I've lost my passport during my trip and have had to pay for a temporary one to enable me to return home – am I covered?	Yes. Contact us on the Travel Assistant helpline and we will advise you on how to obtain a temporary or emergency passport. You need to report the loss to the local police and request a written police report.

We will pay up to the limits shown on **your** policy schedule for the cost of an Emergency Travel Document and extra travel, accommodation and communication expenses in relation to obtaining the new document; if **your** passport or visa is lost, stolen or damaged while **you** are outside of the **UK** and this would prevent **you** from leaving the country or continuing **your trip**.

If **you** are unable to use **your** return ticket to the **UK**, **we** will also pay towards the cost of additional travel expenses (of a similar standard **you** had booked for **your trip**) to allow **you** to return **home**.

Special conditions

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

We won't cover

1.	<i>Anything mentioned in the General Exclusions section.</i>
2.	<i>Any loss or theft of your passport or visa if you do not report it to the police within 24 hours of discovery or as soon as reasonably possible and request a written police report.</i>
3.	<i>The cost of purchasing a new replacement passport or visa.</i>
4.	<i>Any claim for travel and accommodation expenses if:</i> <i>a) you have not purchased your return ticket to the UK before you depart on your trip; or</i> <i>b) you are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline.</i>
5.	<i>Any claim for travel and accommodation expenses of any other insured persons who could continue to travel without you but decide to stay with you.</i>

Personal Money

If this happens...	Am I covered?
I've been a victim of a pick pocket and my cash has been stolen – am I covered?	Yes. You can claim for the loss of your cash up to the limits shown on your policy schedule.

We will cover **you** up to the limits shown in **your** policy schedule for loss or theft of **your personal money** during **your trip**.

Special conditions

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

Excess

The **excess** is shown on **your** policy schedule.

We won't cover

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

Delayed Baggage

If this happens...	Am I covered?
My baggage has been delayed by the airline – am I covered?	If your baggage is delayed for more than 12 hours we will pay up to the limit shown on your policy schedule if you need to replace essential items.

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

Special conditions

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
--

We won't cover

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

Complaints Procedure

Our promise of service

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

What will happen if you complain

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

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

What to do if you are unhappy

If **you** have a complaint about:

- A claim **you** have made, **you** can telephone **0345 030 6983** and ask **your** contact to review the problem;
- If **your** complaint is regarding anything else, **you** can telephone **us** on **0345 030 7389** and ask **your** contact to review the problem.

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 9GE.

Telephone: **0800 023 4567** (Calls from UK landlines or mobiles are free) or **0300 123 9123**

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

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

Financial Services Compensation Scheme

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

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

Leisure Activities

We will cover **you** whilst **you** take part in most leisure activities. It is a general condition of this **policy** that **you** take all reasonable precautions to protect **yourself** against accidents and injury. This includes when **you** take part in sports and leisure activities where **you** must make use of any appropriate safety equipment and follow any instructions provided (if taking part in an organised activity). Please refer to the Personal Liability section for further exclusions.

We won't cover

1.	You taking part in any Winter Sports activities, unless the upgrade is purchased. A list of activities which are covered by Winter Sports will be shown on your schedule.
2.	There is no cover at all for any injury or death if, during your trip, you take part in any leisure activity: a) that is shown below b) either as a professional or where you receive any financial reward or gain; c) for the purpose of practising for or taking part in: i. any speed or time trial or race of any kind; ii. any organised team competition or tournament; d) if you suffer from a medical condition which would normally prohibit you from participating in that activity; e) Where you have failed to follow all safety guidelines and use the necessary safety equipment.
3.	There is no cover under the Cancellation or Abandonment sections for: a) any course or tuition fees, project costs, sponsorship fees or similar. b) cancellation of a leisure activity by the organiser of that activity.

Excluded Activities

You will not be covered whilst participating in any of these activities

There is no cover for any claim for injury, illness or death that happens while **you** are taking part in these activities or any financial loss as a result of **you** being unable to take part in these activities.

Land

Adventure Racing/endurance events/Marathon/Ultramarathon/Multi-discipline events

Big game hunting/hunting

Boxing/Martial arts

Caving/Potholing

Charity and conservation work that is not organised through a registered organisation, is not voluntary or involves work at heights over 3 metres

Cycle Racing

Expeditions

Free running/Parkour

Mountain biking – other than trails graded as easy or moderate

Mountaineering, Rock Climbing, Bouldering (outdoors) or Via Ferrata

Track events involving the use of motor vehicles

Trekking that involves an ascent to more than 5,000 metres altitude

Water

Canyoning/Coasteering

Cliff diving

Free diving

High diving

Ice diving

Kite surfing

River sports involving rivers over grade 3

Sailing/Yachting more than 12 miles from shore

Scuba diving

- where this is the main reason **you** booked the **trip**
- where **you** are not accompanied by a qualified instructor or dive master;
- beyond the depth to which **you** are qualified to a maximum of 15m (unless scuba diving optional cover has been purchased)
- that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving.

Water ski jumping

Aerial

Base jumping

Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)

Gliding

Hang gliding

Parachuting

Paragliding

Sky diving/parachuting (other than tandem skydiving through licensed operator)

How to make a claim – help us to help you

We recommend **you** read the following information before **you** travel. **You** can also use it as a quick reference guide if **you** need to make a claim. For full details please refer to the relevant policy section or **your** policy schedule.

Before you travel

- Read **your** policy documentation to make sure **you** have all the cover **you** require for **your trip** and ensure that **you** understand the terms and conditions of the cover provided.
- Make sure **you** are aware of the policy limits and **excesses** shown on **your** policy schedule.
- Honesty is the best policy – please ensure **you** have told **us** when purchasing or renewing this policy if any **insured person** has any existing medical conditions. It is very important that **you** read and comply with the Your Health section.
- Please contact the Customer Services helpline if **you** have any queries or wish to cancel **your** policy.

When making a claim

- Contact the relevant helpline number as soon as **you** can for assistance quoting **your** policy number if possible. **You** can also make a non-emergency claim on-line at www.aviva.co.uk/help-and-support/claims/travel-claims/
- Read **your** policy schedule to check the cover **you** have and the policy limit for the section **you** wish to claim under.
- Check for any special conditions in this booklet or **your** policy schedule that apply to the section **you** are claiming against.
- Be aware that where an **excess** applies **you** will need to pay the amount shown on **your** policy schedule towards the first part of any claim.
- Ensure **you** keep any documentation **we** may require.

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

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

www.aviva.co.uk



| Retirement | Investments | Insurance | Health |

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.